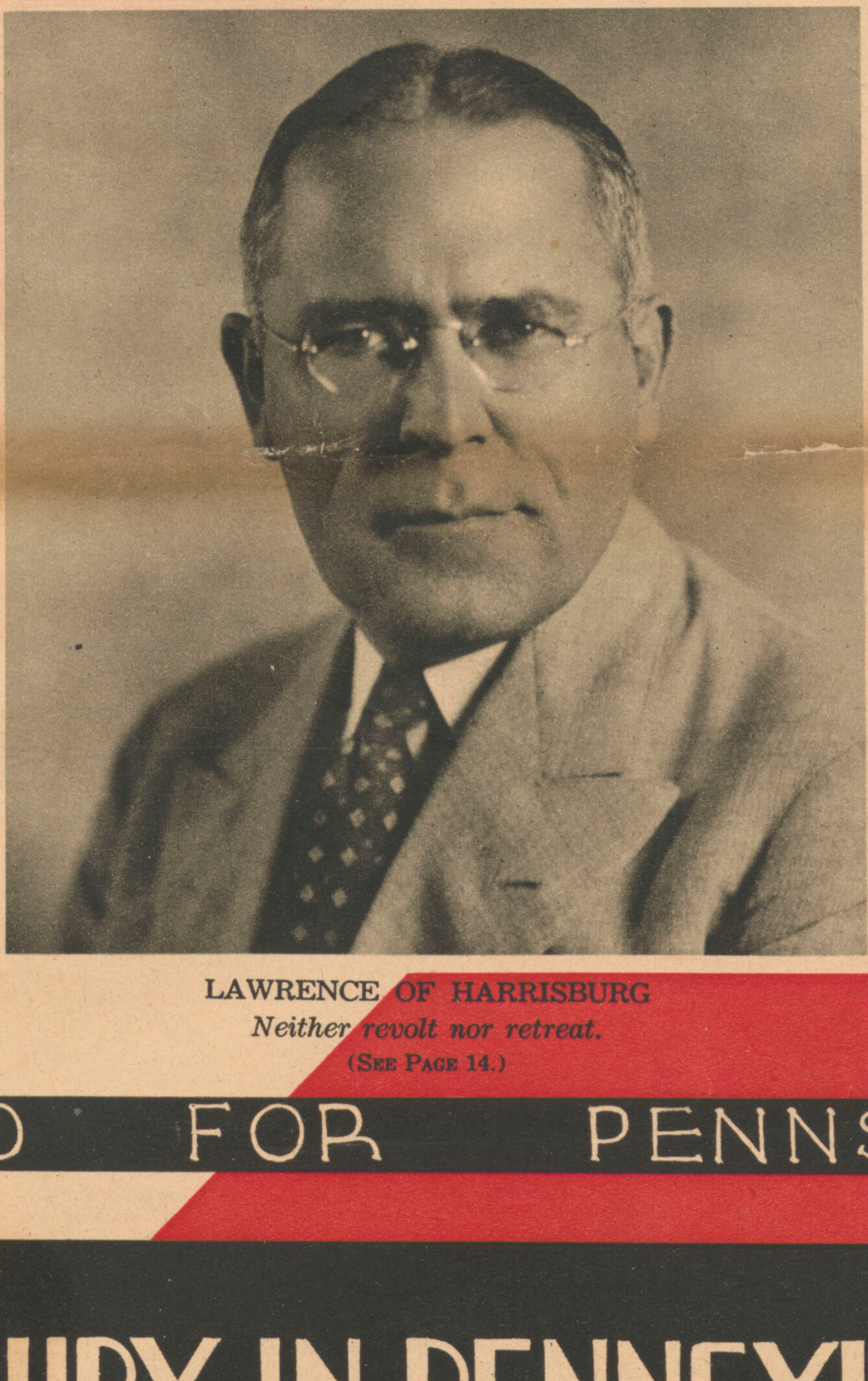
We the People



LAWRENCE OF HARRISBURG
Neither revolt nor retreat.
(SEE PAGE 14.)

10¢

PUBLISHED FOR PENNSYLVANIANS

FEBRUARY 1, 1937

In this Issue . . .

USURY IN PENNSYLVANIA

RETURN OF THE KILLER

(SEE PAGE 8)

I WANT one ambitious boy or girl in every city, town and village to sell WE THE PEOPLE. Why not be the first to enroll as a Junior Salesman, from your home town? The profits are unusual, the premiums are attractive and the commissions on mail subscriptions are unusual.

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¶ High Schools should write about our commission offer. Raise funds for your Senior Class commencement fund.

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¶ Ladies Aid Societies, Clubs and Lodges can add to their income by securing subscriptions to Pennsylvania's fastest growing magazine.

Write

Circulation Mgr.
WE THE PEOPLE
Harrisburg, Pa.

LETTERS

Applause

To the Editors:

I have just read from cover to cover, and with intense interest, your issue of Jan. 11th of We the People. Every page is a mine of information. To my mind it is the pick of all recent copies. Your valuable support of Governor Earle in his efforts to bring about honest, intelligent legislation is unlimited. Let us hope the Governor will be able to pass on the mantle to a successor as able and fearless as he has proven to be. Yours for good government in our great State.

MRS. KATHRYN S. COLLINS.
Harrisburg, Pa.

Spring Brook Water

To the Editors:

You will find enclosed a copy of a resolution, which has been sent to the Governor, Lieutenant Governor, Attorney General, members of the Senate and House of Representatives, from both Luzerne and Lackawanna Counties, appealing to them for cooperation and immediate relief in the Scranton Spring Brook Water Service Co. Water Rate Case, which is nothing more than highway robbery.

I have read your "Penna. Public (Be-Damned) Service Commission," and think that you did hit the nail squarely on the head, and I am in hopes that this resolution will produce more facts to you, and request that you give us your cooperation by giving it your wide publicity, also telling the people to not pay anything more than the old rate on both the Domestic, Flat and Meter rates.

JOHN E. STAVITSKI.
Secretary,
Associated Water Defense,
League of Wyoming Valley.

Pennsylvania Rifles

To the Editors:

I am enjoying the stories on the Pennsylvania Rifle which have been appearing in We the People. I also enjoyed Mr. J. S. Aulenbach's write-up (See WTP, Jan. 18), who lives at 21 S. 10th St., Lebanon, Pa.

We would be very much surprised if we had the time to delve into history and tell the persons interested in the Pennsylvania Rifle, where all in Pennsylvania our early Penna. rifles were made. It wasn't the work of only Lancaster, or Lancaster County. In the days of the Revolution Lancaster County was large, and took in all of my county, Dauphin.

Just to show you how nicely our Pennsylvania rifles drifted to Kentucky: two of the early lot owners of Hummelstown were Philip Fishburn (b. 1722, d. 1795), one of our early gun makers who was ordered to make arms for our Provincial Army, and a forefather of Abraham Lincoln. Without a doubt, Mordecai Lincoln took with him to Kentucky a Pennsylvania rifle, as well as the Boone family. And now call our artistically Pennsylvania-made rifles Kentucky's! It really seems a joke.

Then we had many other prominent gun makers, whose rifles got into the hands of the noted Paxton Boys, 200 in number, who were the first to arrive at Cambridge from south of the Hudson. They were later selected by Arnold to be taken to Canada and take part in the storming of Quebec, Xmas Night, 1775.

We dare not forget the four companies of Hanover Riflemen, under Colonel Timothy Green. These men came from historic Hanover Township, now Dauphin County, then Lancaster County, and served from beginning to end in the Revolution. So often concerning these riflemen, would-be historians make a mistake and think they came from Hanover, York County.

I have in my gun collection many of these men's guns—rifles which today we look at as wonderful pieces of art. The modern mechanic cannot make such beautiful pieces.

Nearly every piece I have was used by our good forefathers in our community on the frontier, carried to church, used in one or the other of the two described military organizations, or used in some of our frontier forts in these parts. Here was the high water mark of the French & Indian War.

If a few more persons who are lovers of the past and our beautiful Pennsylvania rifle, stick together, and bring out facts to show that in nearly every 10 sq. mi. there was a gun factory in the old and early settled part of Pennsylvania, then perhaps we can win the proper name to these noted Pennsylvania rifles. It has been proven in history, had it not been for them there would be no U. S. today. Let us keep on boosting.

Let us hear from some more Pennsylvania rifle lovers.

NEVIN W. MOYER.
Linglestown, Pa.

Jehovah's Witnesses

To the Editors:

Recipients of We the People have brought to my attention an article in your Jan. 18, '37 issue concerning Jehovah's Witnesses.

This looks to me like a direct and deliberate attempt at blasphemy, and don't think that the people do not know it.

The cartoon in this paper is even worse than the writing. None of our members ever do or ever have worn clerical garb as you would have the people believe . . . I suppose you think that Nero did the right thing by throwing real Christians to the lions.

One of Jehovah's Witnesses,
W. K. HOFFMAN.
Freemansburg, Pa.

• • •

To the Editors:

We have received a copy of We the People of January 18th containing a short article on Jehovah's Witnesses, with accompanying cartoon.

This society is the agency which directs the activities of Jehovahs' witnesses, and we take this opportunity to express our appreciation of your brief comment and cartoon. In view of what Jehovah's witnesses have suffered at the hands of corrupt officials and hide bound ecclesiastics, it is refreshing to read in your paper that officials "handle them with eyes shut to the religious freedom guaranteed in State and Federal Constitutions."

During the past year 444 of Jehovah's witnesses were placed under arrest in Pennsylvania while engaged in the act of worshipping Almighty God in the mode which is commended by His Word and which commends itself to the conscience of Christians. The newspaper have assisted in keeping the people in ignorance of this kind of religious persecution. We congratulate you on giving assistance to the removal of the lid.

WATCH TOWER BIBLE &
TRACT SOCIETY.
117 Adams St.,
Brooklyn, N. Y.

"Trained Social Workers"

To the Editors:

Your issue this week properly turns the spotlight upon the "trained social worker" aspect of the Goodrich Report proposals. I am very greatly interested because of my many years experience with the subject of public assistance and of quite recent experiences with "trained social workers" in the administration of the Lehigh County Relief Board.

I am unalterably opposed to giving the professional social workers control of public assistance in Pennsylvania. To say the most for them, they are ignorant, impractical, of indifferent moral ideals, careless in business affairs, untrustworthy in money matters, lacking in moral courage, too strong-jawed as to females and too weak-kneed as to males.

Instead of bettering the administration of public assistance, this cult has and will make it more inefficient and costly; instead of taking public assistance out of politics, the "trained social workers" will turn it into a political heaven for their own ilk. Practical people, so scorned by these self advertised "experts," always have to make things work, even the institutions already in their hands; that is, the "trained social workers."

There must be a reason greater and more important than mere political opposition for the unanimous opinion that hardheaded, practical businessmen in every community in the State have formed about the "trained social worker." If they were so good and "expert," as they say they are, why do you find all the practical people, all over the State, men who operate the great affairs of every community, so bitter against the "trained social workers?"

I give you some of my experience for what it is worth; and I will sign my name to it and let the "trained social workers" challenge it if they can.

I formerly was very much in favor of letting the "trained social workers" manage public assistance; that is, before I had to work with and thus understand their utter impracticability and incompetency. Now I am just as much opposed to them being permitted to control things as I was once in their favor.

My experience with them, in active cooperation, began in 1932, when I was appointed Chairman of the Lehigh County Unemployment Committee. We contacted the Community Chest Head at once. This man was a young, mild mannered, soft spoken, diffident, unimpressive person, a typical male "trained social worker," drawing $5000 yearly salary for signing checks for the Community Chest.

When I asked him why he had not consolidated all social agencies in the County, for better administration, prompt and effective response to relief and assistance needs and a more economical and efficient conduct of the business of public assistance, he replied: "Oh, they won't do anything for me."

Another practical man and I called a meeting of all social agencies without any authority to do so. They all responded. We effected a preliminary organization. The next week we created a permanent organization and for a year or more, under the name of the "Co-ordinating Committee of Lehigh County," we handled all the problems of public assistance, through the appropriate agencies. Since that time, the "trained social workers" have allowed this general organization to die out, due, no doubt to their innate inability to cooperate with each other.

In the fall of 1932, I was appointed on the Lehigh County Relief Board. Later, when the Chairman, General Frank D. Beary, was taken ill, I was made Chairman.

I proposed and brought about a consolidation of the County relief agencies; taking the administration of relief out of the hands of the Poor Directors and combining it with the Family Welfare Association.

We elected the Director of the Community Chest and the Director of the Family Welfare Association, as Director and Assistant Director respectively of the County Relief Board. These two were to administrate the work, select the heads of departments and inside workers. The Board reserved the right to choose outside workers.

We remodeled an old school building for headquarters and set up as a going concern in January of 1933. The new Director laid out the building and had his plans approved by the State Board agent. These people were then in complete control of administration under my personal supervision.

The very first thing that happened demonstrated the utter incapacity of these people for organization or administration.

The Poor Directors, whom we had kept out of the organization for good and sufficient reasons, who had been administering relief up to that time, suddenly dumped all the 8800 relief case records upon the new organization on Friday morning. Naturally it threw the organization into confusion; but it most effectively demonstrated the small calibre of the Director, Assistant Director and the State Board agent, who was in the office at the time.

I came into the office and overheard these three worthies holding a conference of consternation. The Community Chest man said: "Well, I'm damned if I know what to do." Then the three walked out on us and left the organization floundering with the problem of getting out 8800 orders by Monday with but one set of case records, no office equipment and a force entirely too small to do the work.

If there was ever a situation that was made to order for a good organizer, that was one.

Of course to "trained social workers," any kind of organization is a problem; but to practical men, it is only in a day's work. With the dead timber out of the way, we put a force of workers on the job writing additional records, borrowed desks, chairs, tables, typewriters, adding machines and filing cabinets from several big local industries. Then by working two shifts for two days, we made two new sets of records, filed all three sets in order and when Monday came, the organization was in full working shape and we got out our 8800 relief orders in time.

But, in less than three weeks, the "trained social workers" had the whole thing disorganized again. They could not keep a filing system in shape.

(Two paragraphs deleted.)

Here is a story for you and I will back it. More than that, General Frank D. Beary, Chairman of the Relief Board, will substantiate me.

I trust that the State authorities will not agree to put public assistance in charge of any Welfare Department or any other department where the "trained social workers" have authority or influence. The sure and certain outcome will be to develop a special group of racketeers. We have had our experience here; do not put the whole State at their mercy.

R. J. WHEELER.
314 N. 12th St.,
Allentown, Pa.

We the People

"PENNSYLVANIA IN REVIEW"

WM. J. DOUGHERTY
Business Manager

EDWARD NOEL JONES
Publisher

REED McROBERTS
Editor

VOL 2, No. 5 HARRISBURG, PA. FEBRUARY 1, 1937

42%

POOR MAN

2%

RICH MAN

HAM AND—

When the richest man in Pennsylvania sits down to eat ham & eggs—if he does eat ham & eggs—they will cost just the same amount as the "ham and" would cost the poorest man in Pennsylvania.

But when the richest man in Pennsylvania sets out to buy the use of money—in other words, to borrow money—that money will cost him perhaps as little as two percent a year.

When the poor people of Pennsylvania—the small-wage earners—set out to borrow money, they have to pay 3½ percent per month—or 42 percent per year.

The small-wage earner is subjected to usury—legal or illegal—when he borrows needed money because the machinery for retailing money is inefficient, and the retailers greedy.

There is a method by which money can be borrowed cheap by small-wage earners. It is called the Federal Credit Union.

Turn to Page 4 to learn about usury and its cure.

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Hundreds of Thousands Struggle Helplessly to Free Themselves From the Loan Shark's Web.

USURY IN PENNSYLVANIA

MONEY, wealthy men frequently explain, is a commodity with them. They buy & sell money, they deal in money, as a grocer buys & sells potatoes.

In other words, a wealthy man knows where he can get money wholesale.

If that illustration is true with him, it is equally true at the other end of the scale. Richmen's money is a plentiful—and cheap—commodity. For the poor a few dollars may mean the difference between happiness and disaster. But while people of small means may save on many other things—skimping on housing, skimping on clothes, skimping on medical services and supplies, and on food—they cannot buy a cheaper grade of money than better-situated people. Money is often the costliest commodity the small-wage earner ever has to buy.

In the august eyes of the Law all men are equal.

But even here money makes a sharp line.

A person or a corporation controlling large sums of money can get money for as little as 2 percent, frequently. Persons of sufficient means, who can borow money from banks, are protected by a law which says 6 percent is the maximum charge for it.

But small-wage earners, faced with the imperative need of small loans for food or hospital bills, find that the law permits them to be charged as much as 42 percent for their loans—seven times as much as the limit on bank loans, 21 times as much as some persons must pay for the same commodity.

During the past year hundreds of thousands of small-wage earners paid a total of from ten to fifteen million dollars interest on $37,000,000 worth of small loans—at the legal rate permitted by State governments. Secured at the other rate, the millions saved would raise standards of living, would have gone into the purchase of commodities, stimulated business.

Untold is the amount of money charged as "storage fees" by our State's pawnbrokers. No restraining hand is laid upon them—save the hand of an often non-existent conscience. Unknown is the tribute levied by loan sharks operating outside the law.

Thus in Pennsylvania alone, thousands of workers are inextricably entangled in the web of usury, harried & hounded by their creditors, reduced to virtual serfdom—too often driven to crime.

HISTORY OF USURY. Primitive man knew nothing of interest or usury. The only thing he could borrow was personal goods. Everything else was communal.

As private property developed, loans came to include food, animals, slaves. Security was demanded, interest charged. In Greece and Rome exorbitant rates prevailed, especially for small borrower. Regulation was attempted, failed. Debtors were ridden into slavery.

Thunderous was the Church's attack against interest during the Middle Ages. Shouted St. Basil to the usurers (4th cent.): "Dogs, vipers, devils!" Decreed the Council of Aix (789 A. D.): "Each and all are forbidden to take usury." Kings needed loans to finance festivals, wars, crusades; called upon Jews, denied them other enterprises. Forced into the business, the Jews were so highly successful that their Christian debtors often evaded their debts by pogroming, by exiling their creditors.

With the break-down of feudalism, came a lusty, fiercely expanding commerce. Progress demanded the floating of huge loans. Gradually, reluctantly, the churches bent before the wind. Interest was generally allowed. Usury was universally excoriated but universally practiced. Rates often reached 200, 300 percent. Jails overflowed with debtors.

With the 19th century & industrial capitalism, borrowing became more necessary than ever before. At first loans were encouraged by *laisser faire,* by an absence of regulation. By the 20th century Big Business had seen that small maximum interest rates were more profitable in the long run. Six percent yearly rates were generally established for large loans. Yet Big Business had little interest in the Small Borrower. It was not until 1920 that even partially effective small loan legislation was being passed. The ideal was considered the Uniform Small Loan Act, backed by the Russell Sage Foundation & the American Ass'n. of Small Loan Brokers. The act called for a maximum monthly interest of 3½ percent: 42 percent per year. Argument: A lower rate is unprofitable, would make legitimate companies fold up their tents, thus leaving the field to the loan sharks; a higher rate is exorbitant.

Juicy are the pickings for the usurers in the 24 States where this maximum has not been adopted. Fat, if not juicy, are the pickings in the 24 that have made it law. Result: a movement for return to the primitive, non-profit days of the cliff-dweller. The method: cooperative credit-unions.

To the genus usurer belong four separate species, each with its peculiar haunts and habits: the leech, the octopus, the shark, the swordfish.

LEECH. The leech prefers to live within reasonable distance of tenements and slums. His habitat is always cluttered up with old saxophones, fishing-rods, suit cases, revolvers, overcoats, binoculars, false teeth. Above his door hang three golden spheres. At times the leeches flock together like birds of a feather—as in Wylie Avenue, Pittsburgh, called "The Street of a Thousand Sighs." They go by the name of pawn-broker.

Characteristic of the leech is his ability to fasten himself to one's personal property. He prefers jewelry & silverware, will accept sporting goods, tools & musical instruments. Once he has attached himself he can rarely be shaken loose. He retreats to his den with your watches or wrenches. You entice him with money to give them back, too often fail.

You go to him in the first place because your wife is sick. Money is needed for an operation. You offer him a gold watch which originally cost you $100, is a little antiquated now. Yet the gold alone is worth $23. If you seem sufficiently hard-up and unlikely to protest, the leech will offer you four or five dollars. If you put up an argument, he might agree to ten. You take the money, give him the watch, receive a ticket.

Every month you pay him 50c interest on the loan. You try to save up money to pay back the principal, are unable to scrape it together. You pay him 50c weekly for almost two years, then fail to do even that. He warns you that he will sell the watch. You have paid the amount of the loan, yet owe him twice as much. After weeks of troubled search for a way out, you go somewhere else, borrow $20, pay off the principle and accumulated interest. All told you have paid him $21.50 in addition to the original loan. It has cost you 215 percent interest for a $10 loan.

Average interest charged by the leech: 66 percent per year. Interest allowed by law: 6 percent. Yet the leech does not break the law. Explains he: "Only 6 percent is interest. The rest is storage charge."

OMNIVEROUS OCTOPUS. Far more pleasant to the appearance is the omniverous octopus. Courteous, sleek, cordial—the octopus is more refined in his methods than the leech. His habitat is usually a well-furnished office on the second floor of an office building in a business district. Though less adhesive than the leech, he gets more "clients," more profits. His tentacles extend through dozens of states, scores of cities. Typical legal octupus is the Household Finance Corporation with offices in 145 cities, 24 offices in Pennsylvania.

With peerless finesse does the octupus operate. It masks as a benefactor of humanity, a disinterested philanthropist, a scientific adviser to the American family. A beautiful tissue of propaganda confronts you wherever you go. Riding in the street car you see advertisements that reveal the octopus' liberality. Listening to the radio you hear velvet voices describing his great, good heart. His sole purpose, says the octopus, is to give you the benefit of his wisdom. He is the poor man's friend.

If you go to his office for a $100 loan (on the second floor so that nobody will know where you are going when they see you enter the building), you will be interviewed in a private office. Then an investigator will be sent to your home to appraise your furniture. If he thinks it adequate security you have "qualified for a loan." A judgment note is signed by you and your wife, the money is yours.

Should you pay 3½ percent monthly interest for twelve months, you will have paid $42 for the use of the money. You will still owe $100. Should you pay monthly installments on the principal, interest will be charged only on unpaid balance. Your yearly rate may go as low as 18%.

If you are unable to satisfy the judgment when it falls due, if you are excessively deliquent, the octopus takes possession of your furniture.

Like the leech, the octopus is within the law. Unlike the leech, his exorbitant rate is warmly defended by so-called reformers. Says the Russell Sage Foundation: "Small loan risks are high, bookkeeping excessive. Small-loan agencies could not exist on lower maximum. *Only the loan sharks could—by disregarding it."* Thus the policy of the lesser evil, the defense of the octopus in fear of the shark. Thus the prevalence of legalized usury.

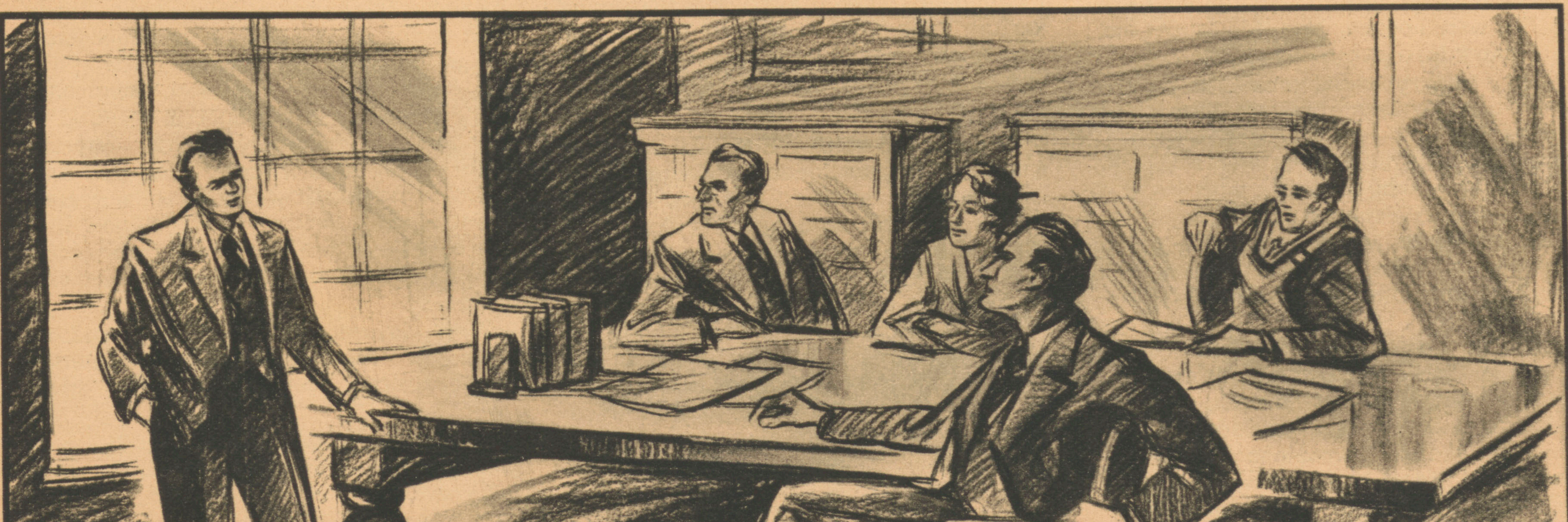
SHYLOCK SHARK. Close is the resemblance of the shark to the octopus. In States with the 3½ percent monthly rate the shark often dons octopus clothing. In States where there is no such law, the shark comes out in his true colors: 25 percent a month or more.

Despite the fact that he must often buck the law and does not engage in such elegant advertising, the shark is apparently more your friend than the octopus. He lends you more money on less security. But on $100 you pay $25 every month. In eight months you might have paid him $200 and still owe him the original hundred. There are no reductions after you make payments on principal, because you usually make no payments on the principal. The shark demands payment in full. Says he: "It would mean too much bookkeeping, be too expensive." Means he: "Thus will I keep you in debt." So long as interest flows in, the shark does not want the principal.

If you puddle iron in a steel mill, if you pound a typewriter in an office, chances are that you will never get your hands on enough money to repay the debt in full. All you can do is continue the interest payments. If you stop them, the shark threatens to attach your wages. Should he do so, your boss may fire you. Your boss dislikes to be bothered. Knowing this you will usually consent to "pyramiding" in order to avoid an attachment.

Pyramiding: renewal of loan for larger amount. Says the shark: "You can now start from scratch." Your new loan covers the unpaid interest on the old one. You must pay interest upon interest. You are deeper than ever in debt. Another delinquency brings another threat of wage attachment, another loan. The pyramid grows bigger, crushes you into virtual slavery. It is the Triumph of the Shark.

Suppose you appeal to the courts. Charge: usury. The shark defends himself calmly. He produces two perfectly legal notes, one for the principal, one for the interest. You signed them at the time of the loan. There is no comeback. But there is a boomerang. The shark hails you before the bar of justice. Charge: defaulting. He wins the case.



Federal Credit Unions are Rapidly Replacing "Personal Loan" Racketeers.

SUDDEN SWORDFISH. More dangerous than all his brethren is the sudden swordfish. His habitat is the underworld. Boss Swordfish lives in a Park Avenue mansion, surrounded by body-guards, bonds, blondes. The swordfishlets gather in dim-lit saloons by liquor-splashed tables.

You hear of the swordfish from scrubwomen, elevator boys, doormen. You need a small loan pronto. You borrow $10. Payments are weekly. Forget the principal. The swordfish cares only for interest. Six for five is the rule: 20%. Weekly. So every week you pay two dollars interest. If you have $10, offer to settle in full, the swordfish shakes his head, suggests that you blow yourself to a night club, he is not greedy. If you haven't money for your next interest payment, you better get it. Rob a bank, pawn a coat, but get the money. Else you are visited by a "collection syndicate."

The "collection syndicate" has two bull necks, four cauliflower ears, two sets of brass knuckles. Its argument is sweet, reasonable, brief. As you recuperate in bed, you will realize the error of your ways.

King among swordfish was New York's late Arthur Flegenheimer, alias Dutch Schultz, rubbed out by rivals whose lips watered, eyes grew green, at the sight of his $200,000 monthly take.

IN PENNSYLVANIA. There is no State supervision of the pawnbroker-leech in Pennsylvania. Philadelphia, the only city that restricts them in any way at all, allows a 66 percent yearly rate. As in the remainder of the State, the pawnshops in Harrisburg—within shot-put distance of Capitol Hill—are free to charge as much as they can get.

The State Banking Department guides the practices of the octopus-finance company, sees that the three and one half percent maximum is adhered to, tries to prevent "pyramiding" Wage-assignments are valid only if the employer agrees to pay them; wage attachments are illegal. The Pennsylvania octopus seldom bothers with them, demands automobiles or furniture as security. There are 525 licensed agencies, with total loans outstanding of thirty-seven and a half million dollars in '35.

The illegal shark is little heard of in Pennsylvania. His victims dislike the publicity of bringing him to court, of confessing they were hooked. He often evades the State small-loan act by charging only 6 percent yearly interest, getting his gravy from outrageously bloated insurance charges. Typical case is shark who will charge you only six percent on a $225 automobile loan, who arranges with out-of-state insurance company for single interest insurance to the tune of $75 to be added to your loan. A legitimate Pennsylvania insurance company would ask $5 for same policy.

Under the auspices of the State Banking Department new small loan legislation is being prepared for introduction in the Legislature. A Pawnbroking Code is being drawn up that will create a system of maximum interest rates, maximum storage charges, adequate State supervision. A new Small Loan Act will be introduced that will tighten State's power over misleading advertisements, reduce the interest rate.

The lowest maximum that can be set by the finance companies is 2½ percent. Recent experience in New Jersey proves beyond the shadow of a doubt that it is impossible for a profit-making finance company to operate at a lower rate. In 1929 the Jersey rates were cut to 1½ percent. Every finance company except the Household Finance Company went out of business. Household Finance stayed in New Jersey in order to prove that the new rate meant operating at a loss, presented its books before the Legislature as proof. In 1932 the maximum was raised to two and one-half.

Hence the best that the law can do is two and a half monthly. Yearly this can mean 30 per cent. But this is still usury. Is there no way to provide money to the Small Borrower at the same rate paid by the Big Borrower?

SMALL LOAN ACT

This Act Permits 42% Interest a Year

Any person, persons, copartnership, association or corporation who shall obtain a license in accordance with the provisions of section one of this act, shall be entitled to loan money in sums of three hundred ($300) dollars or less, either with or without security, to individuals pressed by lack of funds to meet immediate necessities, at his, their or its place of business, for which said license is issued and to charge the borrowers thereof, for its use or loan, interest at a rate not to exceed three and one half (3½) percentum per month . . .

—Act of Assembly, No. 482, approved June 17, 1915, as amended by Act of Assembly, No. 189, approved June 4, 1919.

Banks have been known to do it. At times when excess capital is lying in their vaults, they will open a small loan department. Typical example is Pittsburgh's Colonial Trust Co. which makes loans from $100 to $1000 at a rate of six percent yearly, payable in from 12 to 20 monthly installments. The drawback is that loans smaller than $100 cannot be made, that permanent income and stable financial status is required. No poor people need apply!

CREDIT UNIONS. But until the time when we have genuine social security laws, the average worker and white-collar wearer will still need quick, short loans. If he is to be rescued from the usurers, both legal and illegal varieties, non-profit lending must be developed.

Most satisfactory among non-profit lending agencies is the credit-union.

Credit unions in the United States grew up under the wing of Merchant Edward Filene of Boston, who started a national organization for the promulgation of the idea. Credit union acts were passed in forty-one States. There is also a Federal law, under which such a union can be organized.

Each member who joins a credit union takes out one or more shares of stock. The shares are $5 each. He can pay at the rate of 25c per week. Thus he accumulates savings. These savings can be used only to make short-term loans to the members of the credit union. The loans are issued on the basis of the borrower's character, his security and the purpose of the loan. The necessity of paying a food bill or escaping from a loan shark is sufficient reason. There is little overhead in credit unions. No salaries are paid the officers, loans are seldom given them. Its government is democratic, each member having one vote no matter how many shares he owns.

Most important of all, the member of a credit union pays only six percent interest, $3 over the course of a year for $50, $6 for $100. In this way can the distinction be destroyed between the Big and the Small Borrower. In this way can the debt-plagued worker escape the snare of the usurers.

The credit union movement grows with leaps and bounds. Still in its teens, it now numbers over four thousand organizations in the United States with a total membership well past a million. In 1925 Pennsylvania had one credit union; in 1933 it had twenty-three. Now there are two hundred ninety eight, including employees of Phila. Custom House and Navy Yard, all State employes. Total amount of loans outstanding is well over a million dollars.

Yet of that number only sixty two are organized under the State law; the remainder are Federal credit unions. Reason is that the State levies discouraging fees upon embryonic credit unions, a $30 filing fee plus one half of one percent on total capitalization (minimum: $20). At least $50 must be paid out at the start.

A new State Credit Union Act is being considered that will eliminate the charge of the capitalization, leave only the filing fee of $30.

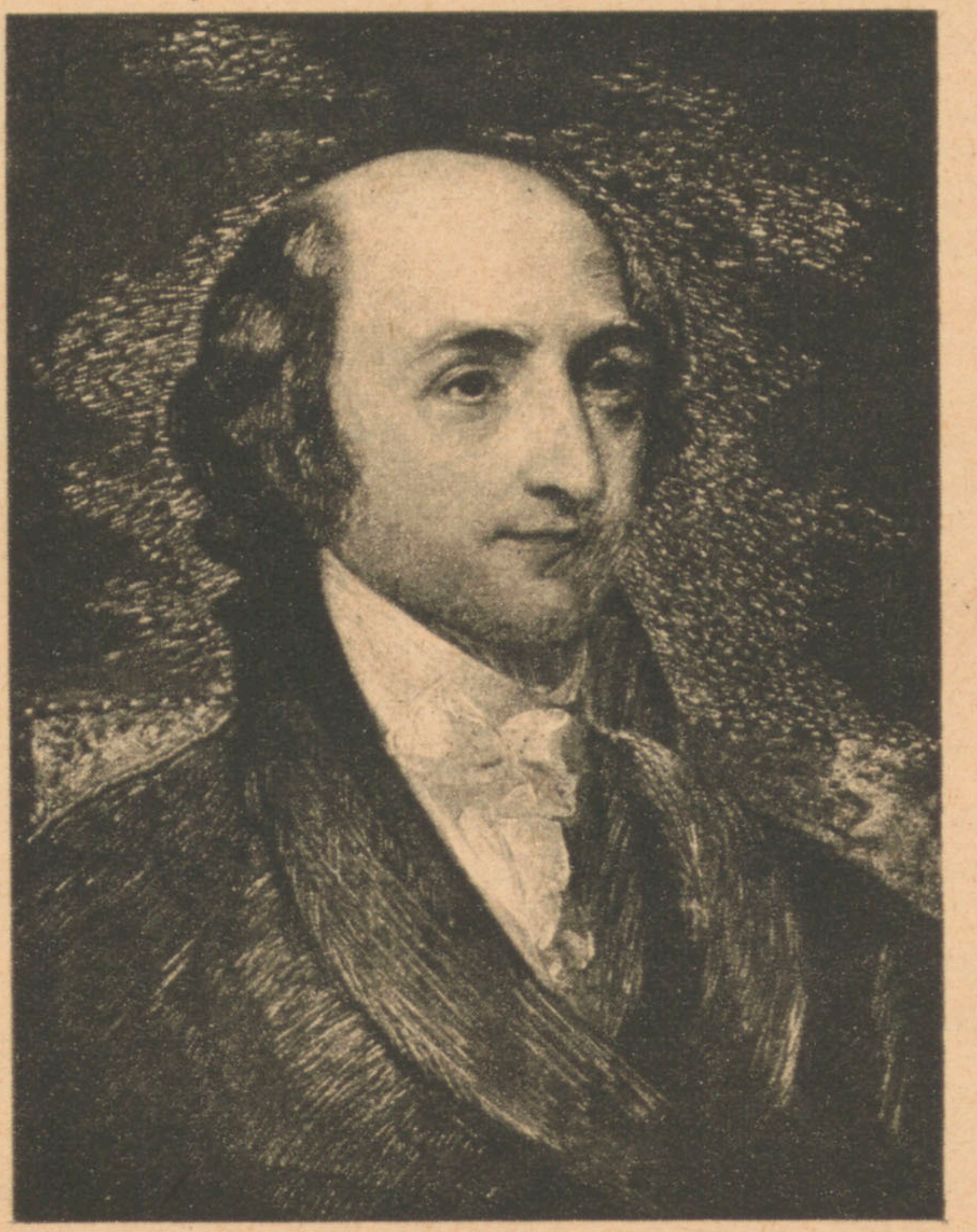
Yet this is not enough. If credit unions are to flourish, people must learn that they exist. They must be taught how to form them. In Pennsylvania eighty percent of the credit unions have been formed under Federal auspices. Main reason: the Federal Department of Agriculture has a separate section devoted to fostering them. If a Credit Union Bureau were set up under the State Department of Banking, it could organize thousands of new credit unions. But such a bureau could not finance itself. It would need an appropriation. The powerful finance companies, who have little objection to a reduction from 42 to 30 percent maximum yearly interest, would fight such a move tooth and nail. They know that it would take the ground from beneath their feet. They know that it would break the web in which they have entrapped so many thousands of our citizens.

Says Governor Earle: "I hope and believe that Pennsylvania can lead the nation in promoting consumer credit agencies . . ."

At present Massachusetts and Wisconsin lead the nation in credit unions, the most efficient form of consumer credit. If Pennsylvania is even to catch up with the pacesetters, it must take far longer strides, its legislature must "have guts enough" to vault or push aside the obstacles that will be set in its path by the usurers.

GALLANT Gallatin of FRIENDSHIP HILL

VOLTAIRE
Young Gallatin learned the doctrine of liberty from him.



GALLATIN
Incorporated Jefferson's democracy in everyday American life.

A CUFF on the ear in 1780 sent Albert Gallatin "to drink in a love for independence in the freest country of the universe"—America

The cuff, administered by his grandmother Madame Gallatin-Vaudenet, because young Gallatin refused a commission in the army of the mercenary Landgrave of Hesse-Cassel who had rented out his soldiers to fight the American colonists, had far-reaching effects on American history.

Albert Gallatin was one of the most distinguished immigrants that American has ever received. He was born in Geneva, Switzerland, on January 29, 1761, of a family famed for its ardent adherence to the cause of independence as opposed to the way of compromise and material success.

He shared his grandparents' friendship with Voltaire at Ferney. His family knew the international intellectuals of the time, yet he fled Geneva in secrecy. Consistently he refused to use his family's eagerly extended passports to the salons of the great.

Once in America, he set forth for Maine where he not only participated in border defense but from his scanty resources succored an American army outpost at Passamaquoddy.

He endured a spell of teaching French at Harvard University but his success did not hold him.

Accompanying a compatriot to Virginia, he found romance in the person of fragile Sophie Allegre.

With Gallatin established at his estate, "Friendship Hill" in Fayette County, Pennsylvania, the marriage was consummated in 1789.

The bride survived but a few months and Gallatin plunged into politics, probably as a distraction from his grief.

Each crowded year of Gallatin's life of public service through the forty years from 1790 until 1830 would be in itself a story worthy of the motion picture designation "epic."

His way of political life was ever the hard one.

Gallatin was a liberal.

His first encounter with Washington was in Pennsylvania and most of his other meetings with him were likewise in our State.

Gallatin's independence offended Washington when as a youth the Swiss immigrant met up with the great man in Fayette County. Gallatin, having given up his bed, was quite literally at Washington's feet. The great engineer was trying to decide upon the best route for a road across the Alleghenies to promote his tremendous real estate holdings. The general was mulling over the reports of the frontiersmen he had called in for consultation. Gallatin anticipated Washington's solution of the problem. For thanks, Washington gave Gallatin a look that the young man was to carry into age with him. Subsequently he refused to act as Washington's land agent.

Washington, perhaps, never appreciated the fact that Gallatin was instrumental in preventing the dissolution of the young republic in the troublous times of the Whiskey Insurrection. At that moment, Gallatin who knew so well the poverty of the corageous Scotch-Irish of the western country, saved the nation from the perils of a civil war.

Gallatin fought for a system of free education. As a legislator of the Commonwealth of Pennsylvania, as a representative in both the lower and upper houses of the Congress of the United States, Albert Gallatin led the minority of liberals.

Not until Jefferson came into power in 1801 did Gallatin as Secretary of the Treasury have an opportunity to exercise the marvelous mind with which he was endowed.

Henry Adams, the first historian to discover Gallatin, describes the Pennsylvanian's position. "The government was in the late nineteenth century in fact a triumvirate almost as clearly defined as any triumvirate of Rome. During eight years the country was governed by these three men—Jefferson, Madison and Gallatin—among whom Gallatin not only represented the whole political influence of the great Middle States, not only held and effectively wielded the power of the purse, but also was avowedly charged with the task of carrying into effect the main principles on which the party had sought and attained power."

Gallatin realized that Jefferson's ideas relied "too absolutely on the power of interest and reason as opposed to prejudice and habit."

Gallatin's was the task of incorporating Jefferson's humanitarian doctrines into the everyday life of America. Gallatin in the words of his understanding historian, Henry Adams, believed: "that America, standing outside the political movement of Europe, could afford to follow a political development of her own; that she might safely disregard remote dangers; that her armaments might be reduced to a point little above mere police necessities; that she might rely on natural self-interest for her foreign commerce; that she might depend on average common sense for her internal prosperity and order; and that her capital was safest in the hands of her own citizens. To establish these doctrines beyond the chances of overthrow was to make democratic government a success."

Gallatin's remarkable foresight caused him to enunciate the principle we know as the "Monroe Doctrine" as early as 1818. This thought, which he had so long held, Gallatin reiterated in no uncertain terms to Chauteaubriand, the French minister of foreign affairs, as he departed from his envoyship at Paris in May, 1823, a good six months before the Monroe pronouncement.

Gallatin has been the forgotten American statesman because he had so little "front." On returning to Washington in 1829 he wrote to his second wife:

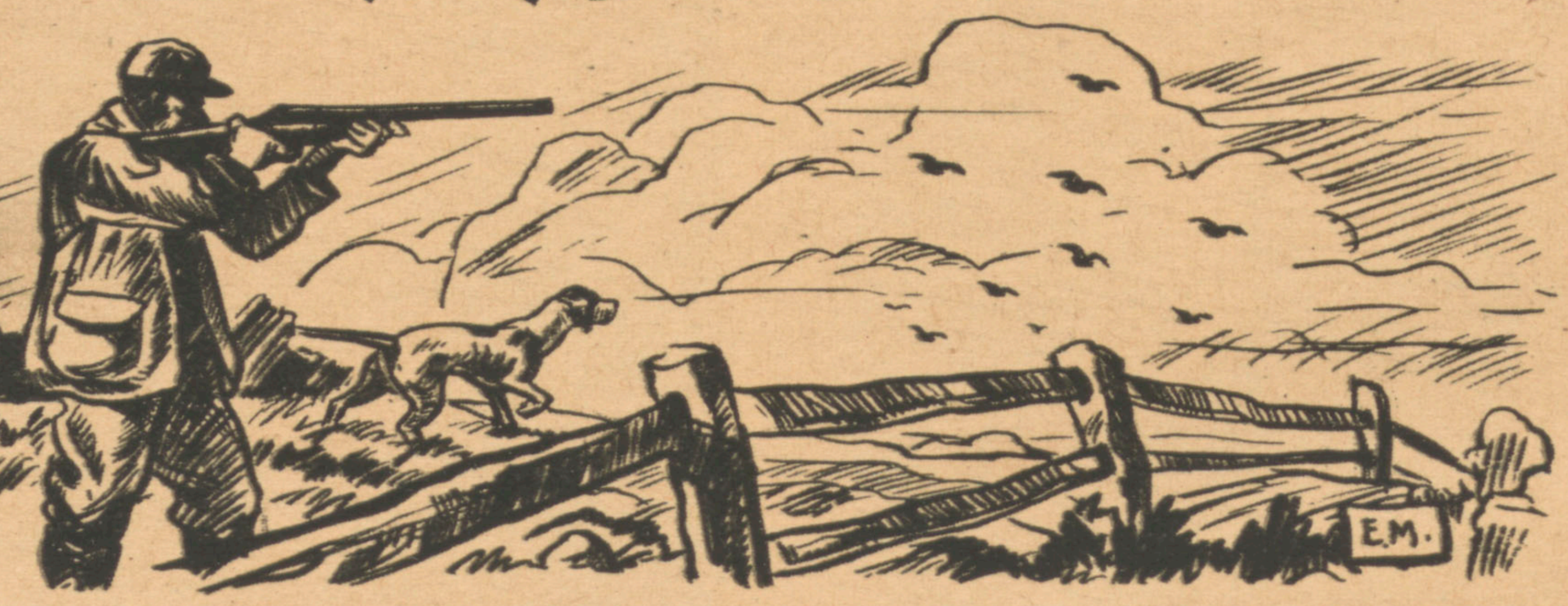
"Having had with me your share of the vanities and grandeurs of this world, you may be quite satisfied that we were not indebted for them to any particular merit of ours; and that the loss of popularity, which we perhaps regret too much is no more an object of astonishment than the manner in which it is acquired."

In his remaining years, he persistently refused opportunities to establish one of the fabulous American fortunes. He turned his mind to the founding of New York University and in preserving fast vanishing knowledge of the Amerindian.

Never did he lose the enthusiastic ideals of youth. Even the disappointment of being passed by left his ardor undiminished in his eightieth year. Cherished was the vision that had sent him to America in his bright youth.

"FRIENDSHIP HILL"
Described by Gallatin in disappointment as Hyberno-teutonic style; yet a thousand guests broke bread here with Lafayette on his American tour.

With ROD AND GUN in PENNSYLVANIA



RETURN OF THE KILLER

By CHARLES K. FOX

ONE of the great wonders which Mother Nature has wrought is her efficient telegraphic system which instructs her children where the most abundant food supply can be found. Squirrels will leave their den, trees and nests in the woods and migrate in droves to more productive quarters when the nut crop fails. Deer wander about, loitering in the greenest pastures. Certain mountains are infested with rattle snakes because there is located much for them to eat. The best fish in the stream are found where plenty of food is available. And so it is with all living creatures. Wherever there is an abundance of food, there will also be found an abundance of wild life. Something to eat is a greater attracting factor than cover or breeding or spawning grounds. The successful hunter or fisherman is the observant person who locates the feeding grounds.

For about the last half dozen years, weather and water conditions have been ideal for spawning bass. There has not been oily water or great changes in temperature during this period. Usually Pennsylvania bass are on the nests between the middle of May and the middle of June. If there are severe storms which make the waters muddy, the sediments smothers and spoils the eggs in spite of the fact that the male bass tries to fan it away with his tail. If the temperature suddenly drops just before the female should deposit her eggs, she will not do so but she will hold them. As a result the fish becomes egg bound and sometimes dies without reproducing. These ideal conditions for the past years have furnished our waters with a fine supply of young bass. The same has been generally true of other species of fish.

Year after year the Fish Commission has been able to stock more fish in our streams and lakes due to improved hatchery facilities and an increased knowledge of fish propagation. For the last few years there have been a great many small fish in our waters, that is, fish less than eight inches in length. In this respect Pennsylvanians have been more fortunate than sportsmen of neighboring states. This was very satisfying knowledge to anglers throughout the state, but it was also a great discovery for the shore wading birds. They have learned that Pennsylvania is the land of plenty. Instead of just temporarily stopping on the northern and southern migrations, they have now adopted this new haven as a summer abode. Those which have in recent years appeared in greatest quantity are the American Egret and the great Blue Heron.

The American Egret, or large white crane, stands about three and one-half feet in height, and has a wing spread of about four and one-half feet. As the name implies, the bird is white in color. The stilt-like legs and big feet are black and the long sharp bill is yellow. They live for the most part upon fish. B. H. Warren in his book, *Birds of Pennsylvania,* stated that stomach contents of the thirteen he examined contained mostly fish, but in some were also frogs, crayfish, insects, a mouse, a snake and a small bird. It is said that at one time this bird reared its young in Pennsylvania but for many years they apparently did not nest in this State. However, in the last few years once again their twig nests in the tops of bushes and trees by the streams. have been discovered. The Blue Heron is a slightly larger bird. It is bluish grey in color and has about the same habits as the American Egret, but according to the findings of Warren they live almost entirely upon fish.

Years ago both of these species were almost exterminated by plume hunters. The long silken feathers were highly esteemed by the feather trade. To prevent extermination, a Federal law was passed to protect them. Since that time they have staged a remarkable comeback, for they have very few natural enemies.

Not so many years ago the sight of one of these birds attracted great attention. It looked like some peculiar creature from a prehistoric era. The strange physical make-up, the unusual flying gait, and the expert fishing technique were rare and interesting. One's attention was attracted just as if by certain animals at the circus, or as it would be by a grasshopper if one had never been seen before. But that was in the days when only a few were seen each year. One look at the alert head, the long sharp bill, and the long legs discloses that they are made to fish. At one time the average angler was willing to put up with them, in fact he was glad to have a few around so that he might see one once in a while.

Today it is a different story. It is possible to see a tree literally covered with them. A stretch of stream, particularly a shallow weedy bass stream, always has a few fishing in it and there are usually some flying around looking for new fields to conquer. All along the shore and in the shallow water can be seen their marks, foot prints and splotches which look like dabs of whitewash. From daylight until dark some can be seen feeding, feeding on the young bass crop, feeding in the shallow water where the smaller fish locate, and feeding in the quiet stretches of trout streams. No longer is the sight of one of these birds as welcome to the angler as the rise of a trout or the splash of a bass. No longer does the angler like to see a "crane" take his place in a likely location and frequently drive home that accurate spear-like bill directed by a strong rubber neck.

Only under one condition can they be legally killed, and that is at a hatchery. Fortunately they congregate at such places because of the abundance of food and some are killed. But after all, Pennsylvania covers a lot of ground and there are only eleven state hatcheries. There is a case of one which got into a pool of rainbow trout at a state hatchery. The bird probably fed and fished for several hours before it was discovered. The trout in the trough were from four to six inches long. Fifty-four of these were found dead around the edge of the pond. The bird had been seizing them and what it could not force down its long throat it just threw out on the bank and continued its amusement. Droppings literally covered the bottom. It is impossible to estimate how many trout the bird had inside of it or how many it had completely digested, for it was not killed, at least not on that excursion. It is not definitely known how much food one of these large birds consumes in the course of a day, but it is a fact that some birds eat more than their own weight daily.

An American Egret was killed feeding in a shallow stretch of the Susquehanna River in the vicinity of Harrisburg, and when an autopsy was performed, it was found to have thirty bass averaging two inches in length, in its stomach.

For half an hour one late summer day last year, we watched one unsuccessfully try to devour a fairly large fish. The bird would toss it around and try to shovel it down its throat, but the fish appeared to be just a little too large. Finally we waded over to the grass patch to get the fish for examination. It was a sucker measuring almost seven and one-half inches in length. The flesh was perfectly firm, which indicates that it had just been killed and that it was not a dead one which had been picked up. As this bird was watched toying with its prey, four others like it were fishing in that particular stretch of the Conodaguinet, five flew by, and several could be seen on a tree in the distance.

Fishermen have become alarmed. Too many fish which their money is placing in the streams are being devoured by the wading birds. Too many fish which anglers would like some day to catch are being killed. Too much natural food for fish, such as crayfish and nymphs, is being taken from the streams. The question is asked, what good are these birds? Well, they are good to look at and once in a while one kills a water snake.

An argument has been advanced that they kill off the weaker specimens and thereby improve the stock. It is true, frequently nature adheres to the law of the survival of the fittest. The wading birds do not only get the weak ones, they get the closest ones. As motionlessly they stand poised to strike, they can catch anything which comes in range, strong ones and weak ones. Smart ones and foolish ones, fast ones and slow ones are all alike.

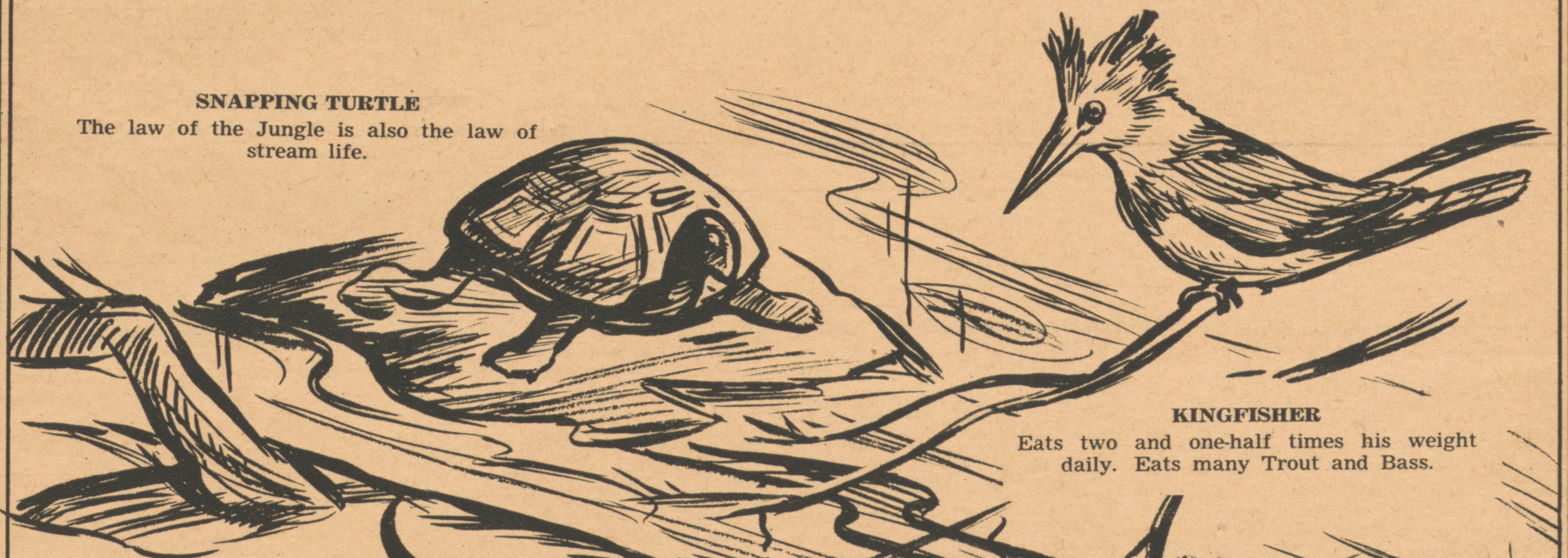
The Pennsylvania fishermen are asking for control, not extermination. Doesn't his sport deserve protection? Should Pennsylvania be a victim of an antiquated Federal law which was once excellent and which now is worthy in some parts of the nation, but a detriment in other sections? Shouldn't the greatest number who derive pleasure from the streams and lakes receive the greatest good from the legislation governing them?

HIS LIMIT is 15 Trout, 10 Bass a day. He pays $1.50 annually to provide fish for Pennsylvania's streams. If he takes more than the legal limit he is liable to heavy fines.

HIS LIMIT is his capacity to kill, which is enormous. These snow-white Egrets can destroy more fish in a day than a sportsman can catch in a season—and their tribe in Pennsylvania is increasing.

In the article on the opposite page, Rod and Gun Editor Fox tells of the return to Pennsylvania's streams of the worst of all fish predators.

OTHER PENNSYLVANIA FISH PREDATORS



SNAPPING TURTLE
The law of the Jungle is also the law of stream life.

KINGFISHER
Eats two and one-half times his weight daily. Eats many Trout and Bass.

WATER SNAKE
Every fish stream has its quota of these killers.

TWO BILLION Cigars

A ROMANCE OF PENNA. INDUSTRY

ONE-THIRD of the perfectos offered you by tobacco clerks in any tobacco shop within the confines of the U. S. is a Pennsylvania product through and through. And because some seven billion stogies, cheroots and full-sized cigars annually do their part in smelling up the house and country, it may be seen that the State's cigar business is smoking with activity.

When last year's total production was added up, Pennsylvania cigarmen announced that they had manufactured nearly two billion, gave the prize to Philadelphia, where 736,533,000 cigars were assembled.

When billions are mentioned to the average layman, he is not impressed, calls immediately for end-to-end comparisons. If laid side-by-side, end-to-end, last year's Pennsylvania-made cigars would cover some 550 miles of two-lane highway, enough to reach from Philadelphia to Pittsburgh, then to Erie to Williamsport to Harrisburg and back to Philadelphia.

Disease-Free Plants

Grown by State experts, attain huge size.

If you are the type that does his own figuring, you will agree that enough cigars will remain to take care of quite a few elections, banquets and papas announcing the arrival of an heir.

An affiliated industry, the cigar box trade, makes nearly 40 million boxes in this state. These keep quite a large army of small boys running to cigar stores for them. Were someone to stack them on top of each other, the stacker undoubtedly would set an all-time altitude record in that Pennsylvania boxmakers annually provide enough to reach 2,400 miles into the stratosphere.

Only 23,000 acres of Pennsylvania's soil are yearly turned over to the cultivation of tobacco. But from each of those rich acres, Lancaster, York and adjoining county tobacco growers last year averaged a cash income of $161, more than the value of any other crop of the same area.

Production. Last year, Pennsylvania grew 32,500,000 pounds, a third less than normally. But with tobacco buyers offering 15½ cents a pound for large-leaved wrappers and 5 cents a pound for small and discolored leaves which are used for fillers, growers found themselves receiving 20 percent more for their crop than in the year previously.

No gluttons for punishment, growers will plant much the same acreage next year, remembering only too well the glutted markets of 1928-1932 when tobacco fell to six cents and farmers saw bumper crops from 50,000 acres sold for a song.

No great shakes when compared to total U. S. production (1,167,068,000 pounds), the three-percent known as Type 41 Seedleaf tobacco enjoys the favor of America's cigar makers. So much, in fact, that 75 percent of all filler tobacco is grown in Pennsylvania.

Pennsylvanians, who have seen Lancaster County farms during the summer, need not be told that here is the center of Pennsylvania's tobacco region.

Clinton, Lycoming and Tioga counties grow some tobacco also. This is known as Havana Seed binder tobacco, its production as yet no factor in the market. Near Lock Haven, *Rustica,* a species that is so laden with nicotine that it is used solely as the nicotine base for insecticides, is also being developed.

No tobacco for use in cigarettes, snuff, chewing and pipe-smoking tobacco is grown in the State. Certain soil and climatic conditions are lacking. Content with their seven percent of the 250 million dollars paid U. S. tobacco growers, Pennsylvania growers look for a return to the cigar-smoking, pre-war days when wives were less finicky, and leisure —a cigar smoking necessity—was a virtue cultivated by all persons.

Today's hastened tempo permits most smokers time enough only for a cigarette. Accordingly, cigarette production in the past 15 years has tripled, cigar sales have fallen off one-half.

Taxes. From a tax-raising viewpoint, the government is doubtedly well pleased with the swing to cigarettes. Nearly $500,000,000, a tenth of all taxes paid into the Treasury, come from cigarettes.

Last year, nearly 155 billion cigarettes were produced. These were taxed at the rate of $3 a thousand. Class "A" cigars, which sell for a nickel or less, were taxed only $2 for the same quantity, Class "B" cigars, to sell for eight cents or less, were taxed $3 a thousand.

Other cigars are taxed as follows: Class "C" (15 cents or less), $5; Class "D" (20 cents or less), $10.50; Class "D" (unlimited), $13.50.

Favored by lower taxes, cigarmen already see a return to cigars, expect the post-war generation to pick up the habit.

In the meantime, Pennsylvania growers are constantly experimenting. If it's a cigar with less nicotine, the American public can have it, they say. A new blend is surprisingly low in the harshly-criticized ingredient and may go into production.

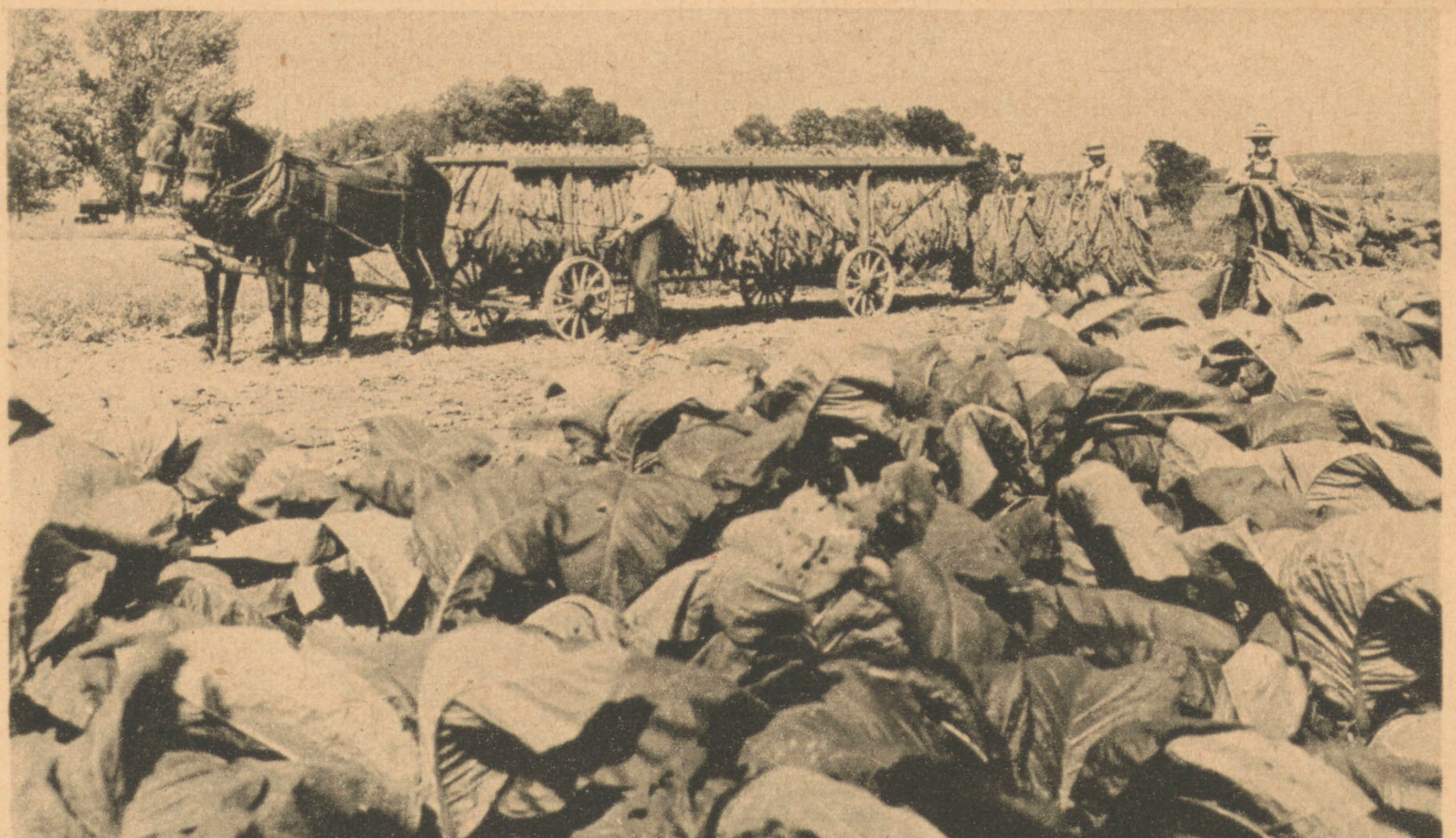
While acreage return is presently greater from tobacco than any other crop, growers are hopeful for better prices in that it also requires more hand labor than any other crop.

From the time the seed beds are sown until buyers move cured plants from their drying barns, much back-breaking labor is required.

Seeds. Few people have ever seen tobacco seed, accordingly have no estimate of its size. An ordinary level tablespoon generally contains as many as 100,000 seeds. When tobacco growers order an ounce, they expect some 300,000 seeds.

They must first be cleaned to remove dust and immature seeds. Unbelievable as it seems, U. S. Agriculture Department experts have perfected a device which does just that. Finding the proverbial needle in a haystack would be a simple task for these fine fellows.

How to spread a tablespoonful of seed over 200 square feet of soil in a seed bed would seem to be a puzzler even to Solomon. Growers use several methods. Some mix it thoroughly in a sprinkling can filled with water, spray the seed bed. Others mix the seed with sifted ashes, scatter the mixture evenly. Most often used is a mechanical seeder developed in Lancaster County.



Gathering The Crop

In Lancaster County, tobacco is carefully racked, then hauled to the ventilated barns.

Before the seed is sown, the bed is thoroughly sterilized with live steam for an hour to kill weeds and disease-producing organisms. The beds are then covered with glass or muslin. By May, the cigar plants are mechanically transplanted to carefully prepared and richly endowed soil.

Frequent hoeing is a necessity. Tobacco growers have few idle hours. "Suckers" soon appear and these above-surface roots must be removed about twice yearly.

Despite the fact that its nicotine is the base for many insect-killing sprays, tobacco itself is plagued with natural enemies. Among a few are cut worms, horn worms, flea beetles, stink bugs, grasshoppers, plant lice, bud worms and many fungus diseases.

When the plants have reached a height of nearly two feet, the seed chute or center sprout is removed. Nutrition is diverted in this manner, large, luxurious leaves result.

Frost kills tobacco like any other crop. Fearing it, farmers often lose considerable tobacco by cutting it before it is thoroughly ripe.

Curing. Carefully collected on racks, it is then moved to ventilated barns, allowed to cure until midwinter when buyers appear, have it removed to air-conditioned warehouses. (When thoroughly cured, tobacco contains little moisture, would crumble on contact.)

Before it is used, tobacco undergoes a "sweating" process which requires about a year, caused an additional 20 percent loss in weight. "Sweating" occurs through a natural fermentation.

Generally, cigar tobacco is "sweated" several times to remove harshness. Then it is fit for use in cigars. It is moistened, the center ribs are removed from the leaves, then stacked leaf-on-leaf into cigarmarkers "books."

Dried again, tobacco then finds its way into the hands of cigar makers. Because "spit is an ugly word," most advertised cigars today are made by machines. The finest perfectos, however, are still made by hand.

About a cluster of uneven filler tobacco, cigarmakers first roll a strip of binder tobacco. The result is placed into molds which determine the ultimate shape of the cigar. When "set," the "wrapper" leaf is then rolled about it, the open end is trimmed, and the new-made cigar is ready for the consumer.

Cigars are sorted by color, but it has little to do with nicotine content or quality. But no cigar smoker will ever agree with anyone on this point. Not that cigar smokers, as a rule, are not an agreeable lot.

"PENNSYLVANIA IN REVIEW"

THE GOVERNOR

Flood Party

One night last week Governor George H. Earle slipped away from the Harrisburg grind for a quiet evening with a few of his cronies at the million-dollar estate near Wrightsville of his great and good friend, York Lock-maker S. Forry Laucks, owner of Pennsylvania's handsomest bulls, who was giving a party for the Earle Cabinet's handsomest man, Secretary of Revenue John B. Kelly.

Dinner over, assembled guests adjourned to the living room where a flick of a radio switch brought pouring into the comfortable, serene atmosphere the wretched, dismal, disheartening story of flood, famine, pestilence in cities in the path of the rampant Ohio River.

Climaxed by a frantic appeal from Mayor Neville Miller of Louisville, the broadcast snapped the Governor out of the party spirit, into executive action. By telephone he talked to grateful Mayor Miller, promised him quick assistance.

Another call to Major Lynn Adams, chief of the State Police, and in less than 12 hours a detachment of brawny troopers, routed early from their beds, were bound for Louisville from Harrisburg, eight by plane, forty more under Maj. Adams by rail.

After issuing a call for volunteer pilots and planes, Earle started back to the capital, sat up by the radio in his den in the Executive Mansion listening to broadcasts of flood tragedies until 4:30 the next morning.

No stranger to flood and their attendant calamities, the Governor last spring flew over the deluge-devasted areas of Pennsylvania, mingled with the victims in many regions, was almost drowned in the Susquehanna river that flows by the door of his Harrisburg home.

With a wary eye on the rising streams in his own state and an ear tuned to the calls for help from the stricken southern states, Earle rushed to a microphone to broadcast over a national hookup a plea for assistance to the victims.

Echoing the customary "cash contribution" cry of the Red Cross, loosed by its efficient publicity bureau, the Governor heaped praises on that organization, saying: "When our situation was most desparate, last March, it was the American Red Cross that came to our rescue. Its forces were organized for disaster. It knew just what to do and how to do it. It was unbiased and non-partisan . . . no breath of scandal had ever touched it".

Meanwhile, as trains loaded with army cots, clothes, bedding and other supplies rumbled out of the State for the flood zone, the problem of caring for the Pennsylvania victim's of another catastrophe—the depression—still remained on the Governor's doorstep.

Promised (by Earle) for submission to the Legislature today, the budget for the next two years hinged on the findings of the Goodrich Committee, which proposes to revamp the State's system of administering relief, a $5,000,000-a-week item in the expenditures of the Commonwealth during the past two years.

At a public hearing for the discussion of the committee's plan, Earle came out emphatically last week again for two of its proposals that seem most dear to him: establishment of a new State Department of Assistance to supervise all outdoor (non-institutional) relief, abolition of the poor house and the poor board.

Most important problem now facing his administration, in Earle's opinion, is slum clearance. This week the Governor plans to meet with State and Federal housing officials to discuss means of cleaning up the slums that dot the State, raising low cost homes on the sites.

THE CONGRESS

Load of Rock-Salt

Robert Allen is the belligerent one. Drew Pearson, son of a former Governor of the Virgin Islands, is smooth and suave. When this team of Washington newspapermen wrote *Washington Merry-Go-Round,* and got fired from their newspaper jobs as a result, they started a column of the same name and a new type of Capitol journalism. Often impudent, always well informed, it stripped the false-face of dignity from politics, got down to personal motives.

Once they were sued by former Chief of Staff General Douglas McArthur because they had hinted in a book *(More Merry-Go-Round)* that wire-pulling, besides his native ability, had aided this able officer's rapid advancement. When the General dropped the suit, their stock rose on Capitol Hill. Senators, Congressmen, other Government officials, were tickled, as well as nettled by the way the team works. Blunt Bob Allen browbeats them into a state of high indignation. Suave Pearson then soothes the subject, extracts the story which Bob Allen has brought to a boil.

Short time before election this writing team came through with another book that hit a popular taste because of its subject and is still a best-seller. *The Nine Old Men* is a candid typewriter study of the Supreme Court, only a few of whose members Pearson & Allen admire, all of whom they expose as men, not gods. Last week one of the most important governmental struggles of our time came to a head over *The Nine Old Men.*

It happened when Pennsylvania's Senator Joseph F. Guffey rose on the floor of the Senate on Tuesday, January 26, and began reading a statement which, as the reading progressed, reflected its grave import on the faces of Senators and in the way newshawks rushed to get it on the wires. What Senator Guffey did was to make *The Nine Old Men* the basis of President Roosevelt's campaign to whittle down the powers of the Supreme Court of the United States.

"The President of the United States," said Senator Guffey, "with his characteristic frankness and courage, has opened for debate the most troublesome problem which we must solve if we are to continue a democracy.

"That problem is—Whether the Supreme Court will permit Congress, the legislative branch of our Government, which was equally trusted with the Supreme Court by the framers of the Constitution, to perform its duties in making democracy workable and effective.

"No Senator would be frank if he did not admit that he has been greatly troubled by decisions of the Supreme Court in the last few years. Every Senator understands the general feeling of the people of the country that the attitude of the Supreme Court toward Congressional legislation is the most serious problem ahead of Congress if it is to carry out the mandate given the Administration by the people at the recent election.

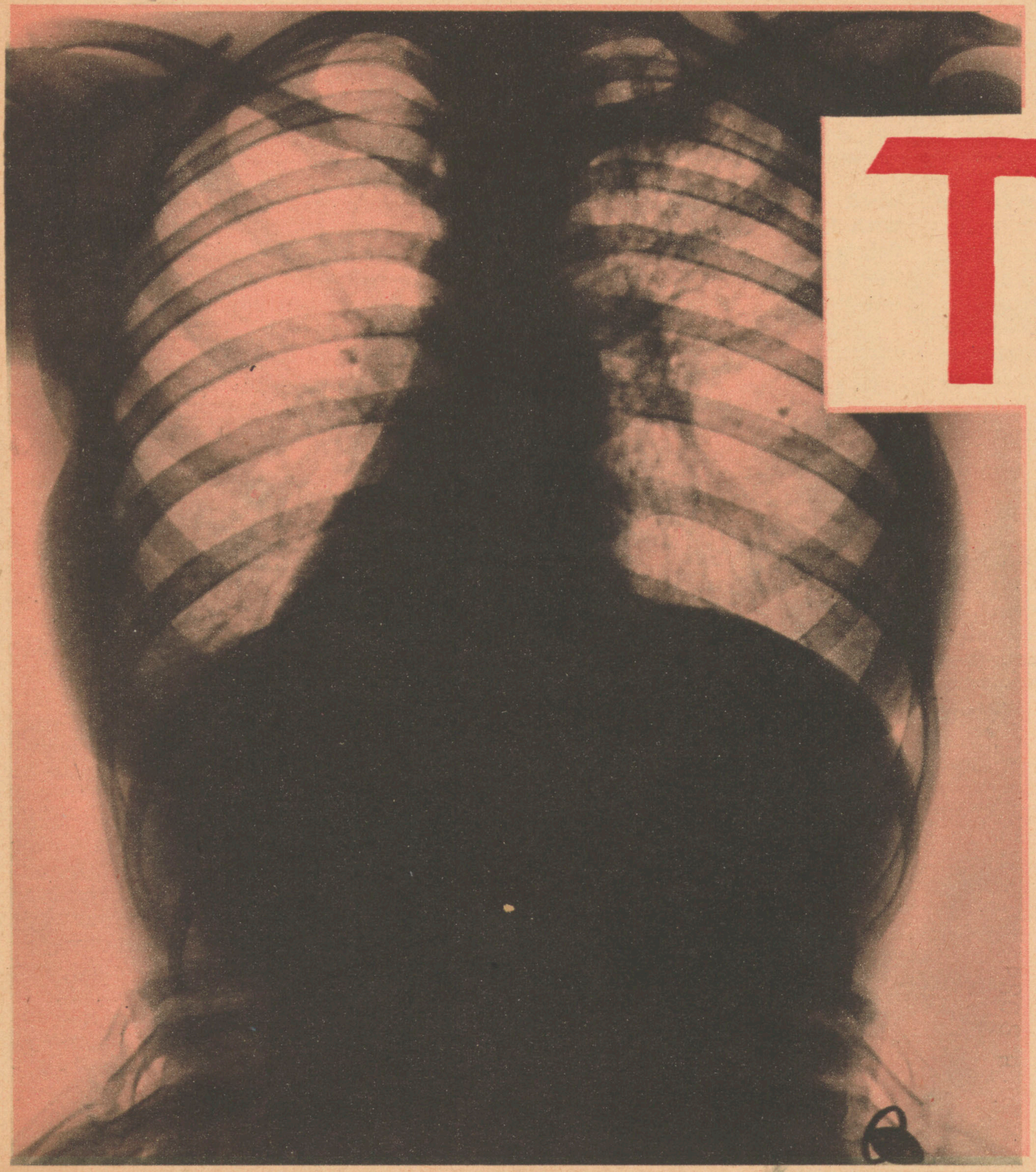
"I have therefore been trying to learn what I could about the men who are the present Supreme Court, how they got there, what kind of men they are and what is their attitude toward Congress. In the course of my study I have come across the book which I hold in my hand —*The Nine Old Men.* This book cannot be dismissed as irresponsible or unimportant. (It) is published by the largest and one of the most responsible publishing houses in the United States—Doubleday, Doran & Co. The vice-president of that publishing house is a prominent member of the Republican Party, Col. Theodore Roosevelt Jr.

"Unfortunately, *The Nine Old Men* leaves the reader, however resentful, with an uneasy feeling that there must be plenty of fire beneath so much smoke. No matter how much they may be criticized, the authors of this book have a reputation for accuracy . . . they have set forth an amazing wealth of circumstantial detail which illuminates isolated facts with which many of us are more or less familiar.

"There is no blinking the fact that today the Supreme Court is itself on trial before the whole nation . . . The less the court can maintain its superhuman position of being above criticism, the more it needs to satisfy the very human requirement that it be at least above suspicion . . . *The Nine Old Men* makes sensational charges not only regarding the motives behind the votes of certain justices on certain cases, but regarding their character and how they got on the Court as well. If

GUNNER GUFFEY
Used an old gunner's trick to sting the Supreme Court.

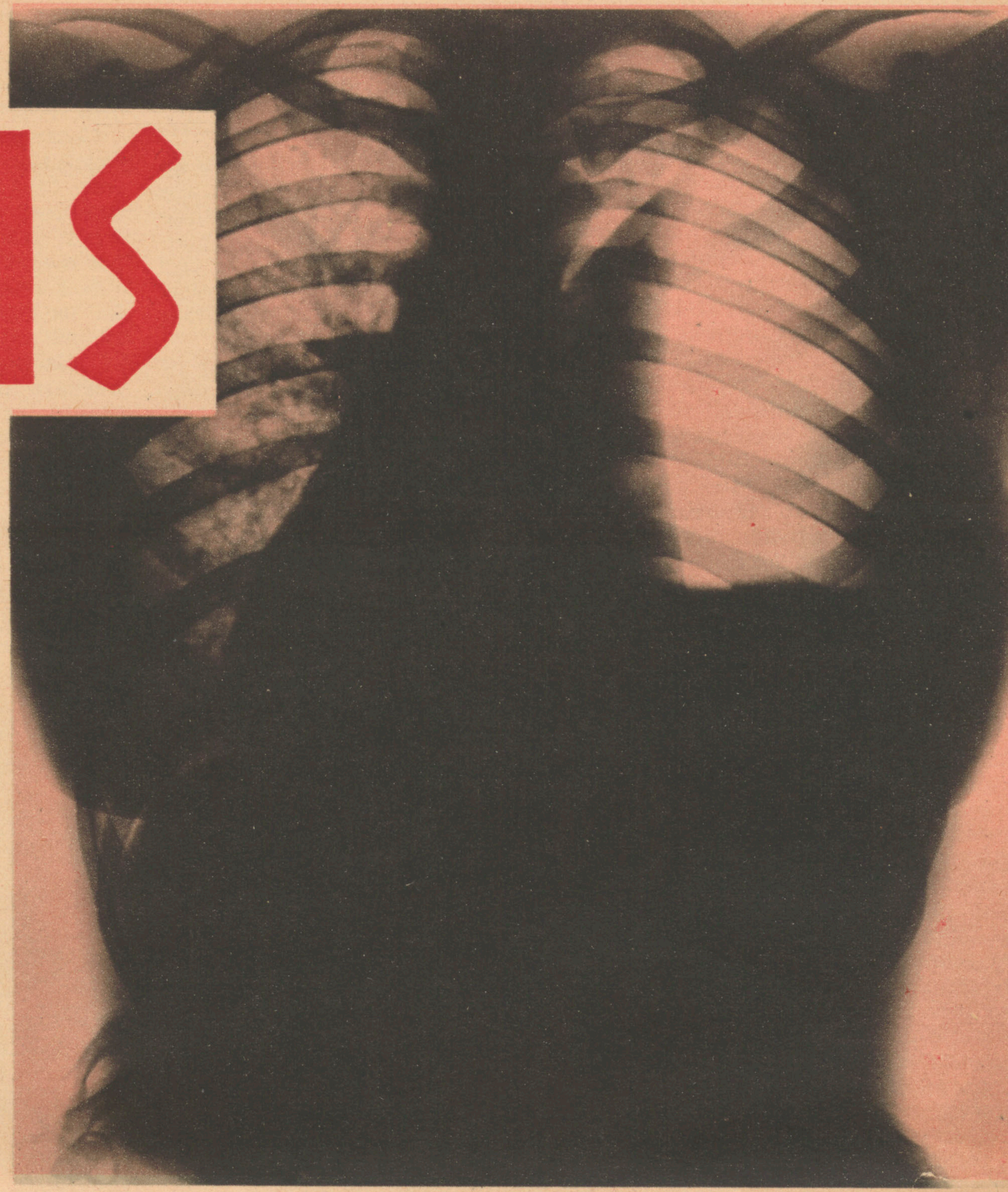
TUBERCULOSIS



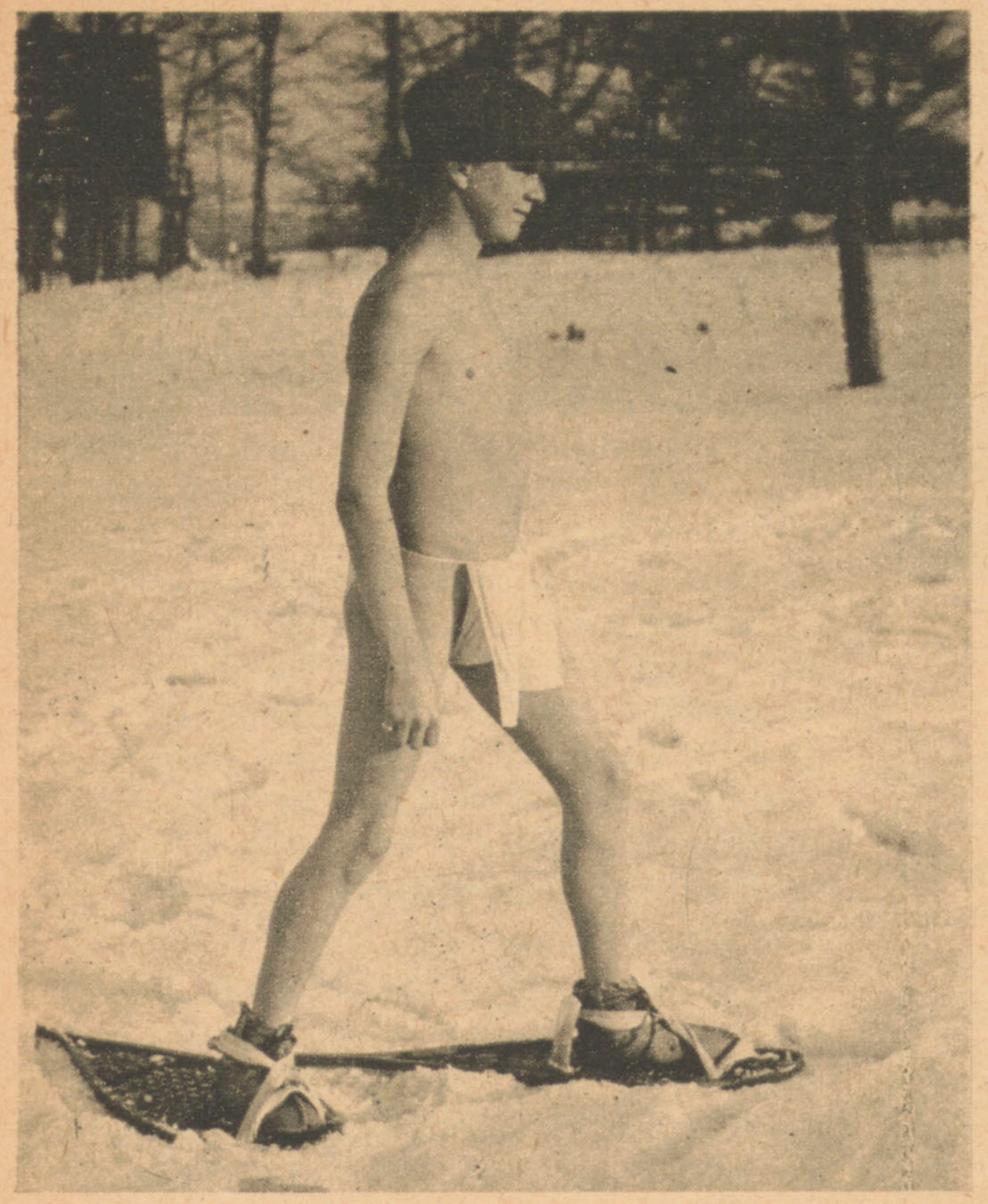
(Left) X-ray of the lungs showing spots where the T. B. germ has eaten.

T. B. Continues as No. 1 Killer of People Between Fifteen and Forty-Five.

T. B. in Cattle Has Been Almost Completly Wiped Out in This State.

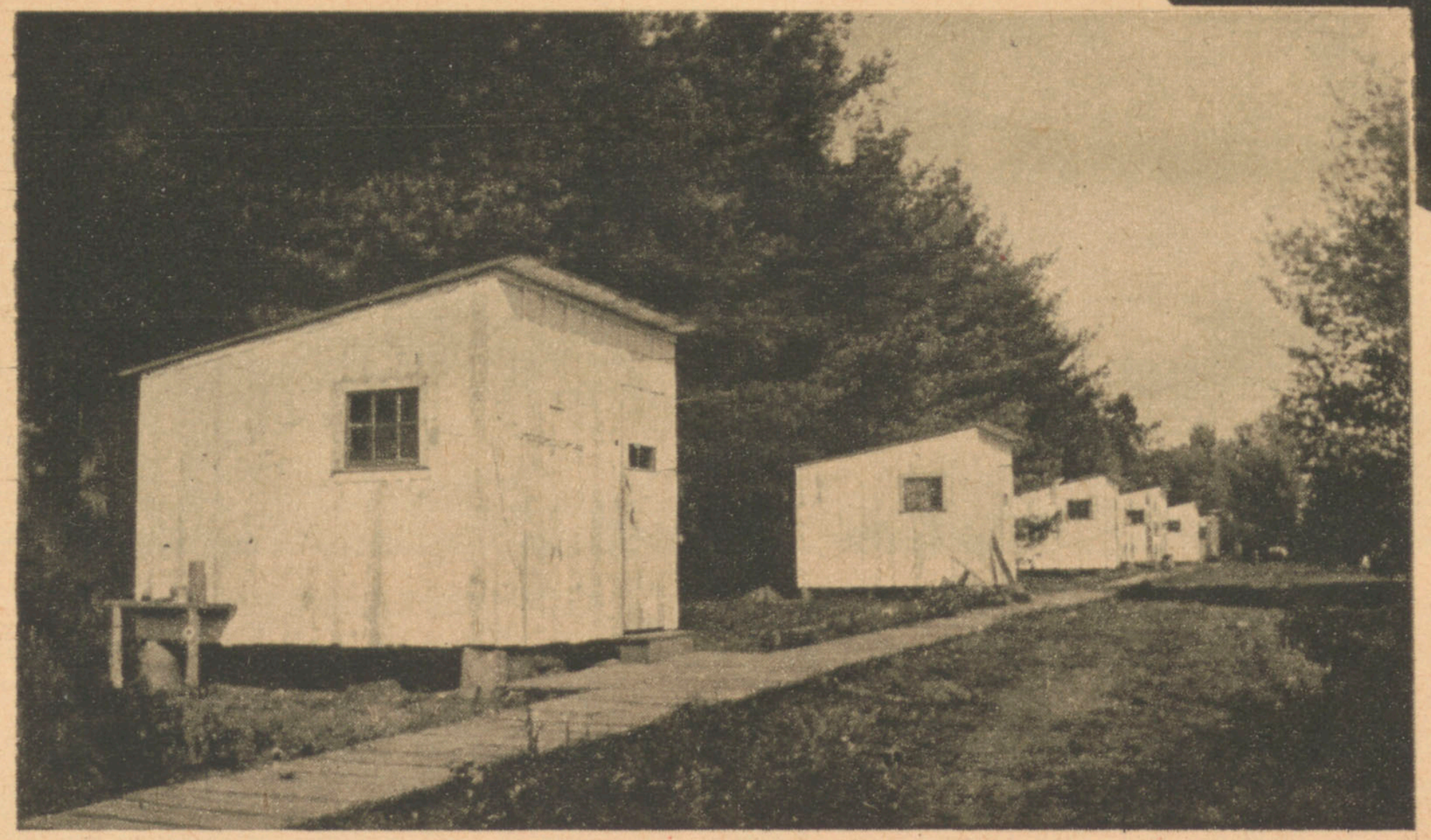


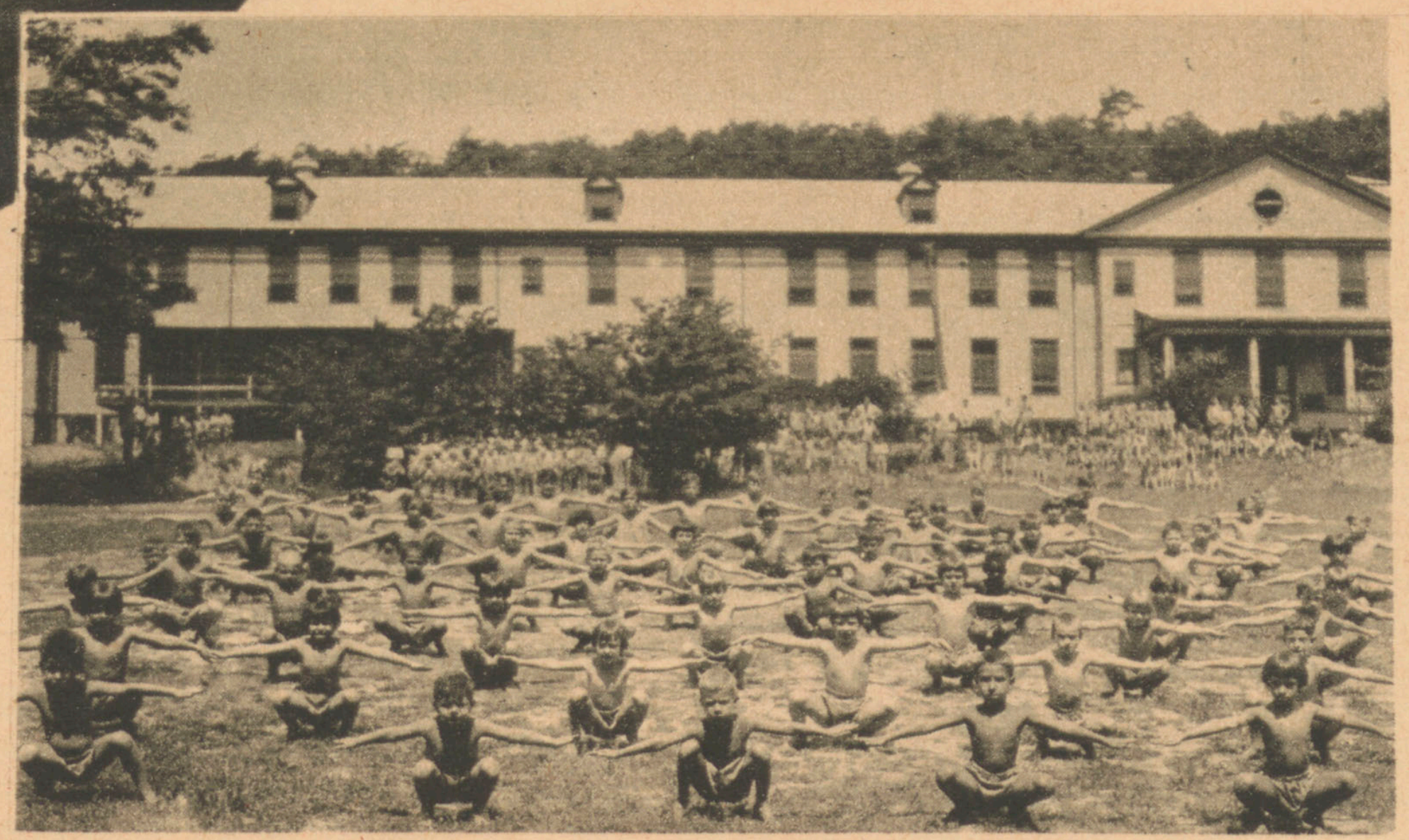
(Right) The same lungs after one has been collapsed to let it rest.



(Left) No longer favored here is this method of winter sun for victims.

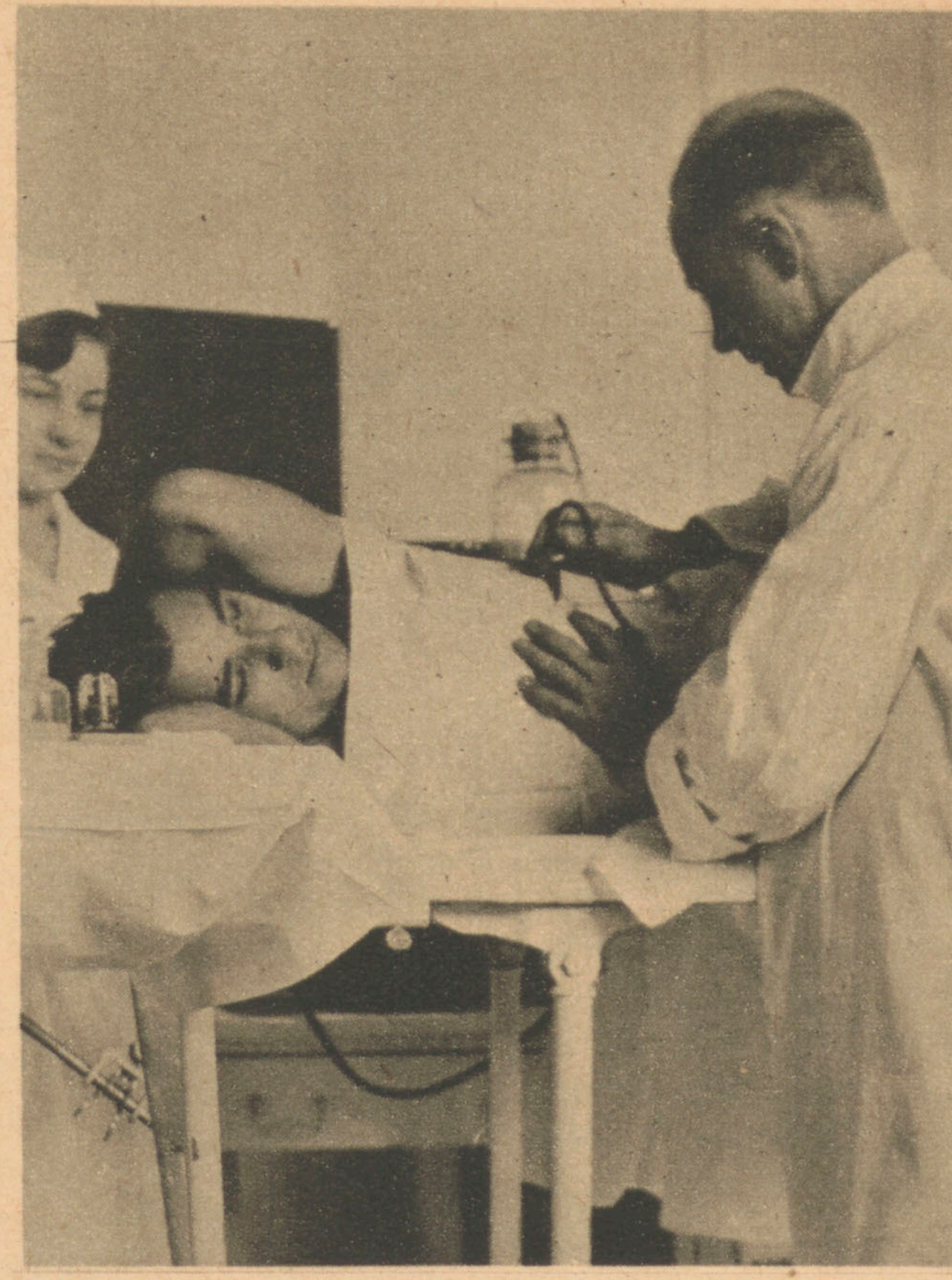
(Right) This is the simple beginning of the Mt. Alto tuberculosis sanatorium.





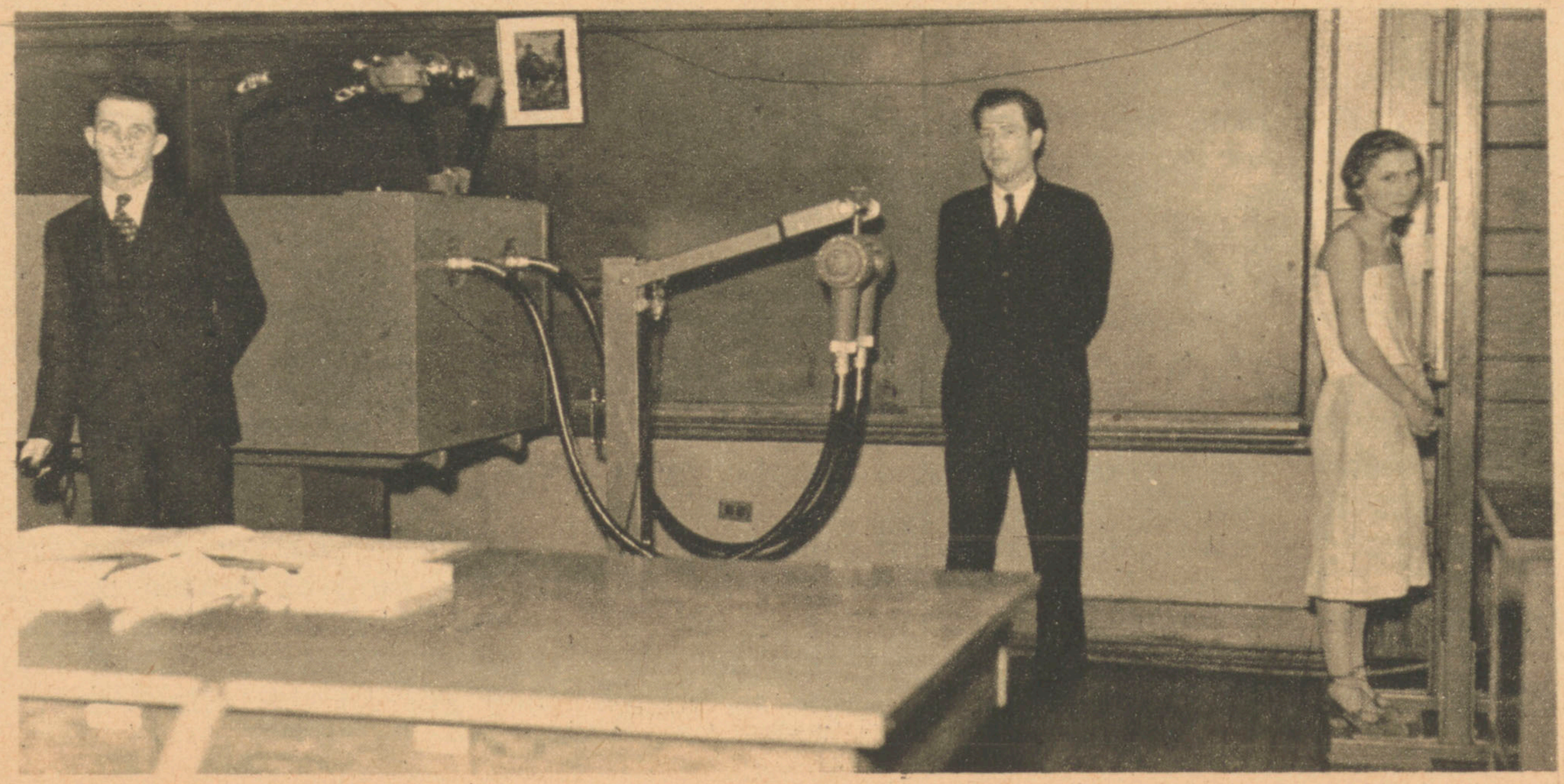
(Left) Mt. Alto today with children regaining health with care, food, sunshine.

(Right) Beginning an operation to collapse a lung, letting it rest.



STILL TAKES ITS TOLL

(Below) Ready to pull the switch, flash a revealing beam for an X-ray.



TUBERCULOSIS is no mystery.

Its cause & cure, unlike many other modern plagues, are known. The tubercle germ which eats holes in the lungs—much as a cigarette burns holes in a newspaper—has been isolated since 1882, when pioneer germ hunter Robert Koch peered at a virulent cluster through his microscope. Now its habits, weaknesses, are known; it can be destroyed.

The plague is spread in only one way—from the lungs of a victim. The presence of one tuberculous person in a household forebodes the infection of other members of the family, and through them, of their friends and neighbors, their companions in schools, their co-workers in the business world.

Remove that one person before he has infected anyone else, and the plague stops right there. Moreover, if he is removed to a sanatorium where he can be treated with the modern weapons of science, he will probably return to his family within a comparatively short time, no longer a menace to himself or others.

T. B. is as simple as that. Boiled down, it is a matter only of dollars & cents. Because it takes a lot of dollars to build hospitals, equip and maintain them, they are indispensable. Right now, there are not enough beds in Pennsylvania to hospitalize the *known* cases of tuberculosis. Consequently, these known sufferers are living at home, untreated. They can be located in virtually any community, pursuing their appointed fate of making more victims.

Figures. Estimated deaths from tuberculosis during the past three years have averaged 4,900. There are approximately 45,000 active cases of the disease in Pennsylvania. About 30,000 of these are known cases, about 3,500 are children.

(Continued on Page 15.)

(Below) In the ward at Mt. Alto Hospital, maintained by the State.

these statements . . . go unchallenged, there will creep across the country an ever-widening suspicion of the motives of members of the court which will embitter and muddle every attempt at cool judgment on great constitutional issues."

With that, Senator Guffey ordered a resolution asking the Senate Judiciary General Committee to inquire into the charges of *The Nine Old Men* "and tell this Congress and the country what they mean."

Not unattuned to the popular will, ever since the last election the U. S. Supreme Court has been dodging important decisions, obviously attempting to make up its mind whether it is safe to oppose the people's mandate—or when that will be safe. When President Roosevelt, in his message to Congress, warned the Court that usurped power could not long obstruct the popular mandate, the most momentous political battle of our times got under way.

Last week Senator Guffey's speech was the prelude to battle. An astute politician who enjoys hunting, Gunner Guffey had used an old trick in loading his gun. When a farmer wants a stinging, but not fatal charge to aim at a chicken thief, he loads his gun with rock-salt. It seemed obvious that the Senate could not actually get at the Court —impeachment proceedings, for example, must be brought by the House. But it was also obvious that a thorough airing of the charges in *The Nine Old Men* would be a dose of rock-salt that would turn the Justices from super-human personages to very human beings. And off their pedestal, they will be far less impregnable to the attack on their powers that is sure to come.

Pennsylvania Delegation

Recently these Pennsylvania Representatives in Congress made this news off & on the floor of the House:

Ellenbogen. An able, liberal attorney who rode the early Democratic landslide into Congress, has since been prominent there for his hard-working ways, weekly talks to his constituents, and his plugging of housing legislation is Henry Ellenbogen of Pittsburgh. In Philadelphia for the Pennsylvania Conference on Social Work recently, Representative Ellenbogen proposed that Social Security reserve funds be invested in a huge low-cost housing program. "In this way," said he, "we will have an investment which is safe . . . and one which would create for the contributors decent housing, which they need as much as security."

Stack. Because "our relief plan has earned dividends in the way of returning prosperity and happiness," said Philadelphia's Representative Michael Stack, "we should continue to invest in it to the limit needed . . . This can be done with an appropriation of $1,200,000,000." Thus Congress began to break against the proposed cut of WPA funds. Said Mr. Stack: "Industry gives employment only when it needs labor. Appeals to its generosity have been, and always will be, unavailing."

DeMuth. Because "the legislation has proven to be of tremendous advantage to the United States," Allegheny County's Peter DeMuth urged that the Gold Reserve Act, authorizing the President to devalue the dollar, and creating a $2,000,000,000 stabilization fund, should be extended to 1939.

LEGISLATURE

Relief and all its varied angles again claimed the spotlight in the Legislature during last week's three day session. Crowding other matters out of the picture, ways and means of assisting Pennsylvania's needy occupied the major attention of members in both Houses.

Goodrich Hearing. The center of legislative attention was the public hearing on the Goodrich Report conducted by a joint legislative committee at which Dean Goodrich, chairman of the Governor's Committee, surprised not only politicians *per se*, members of the Legislative group, but also social workers, by his naivete in replying to questions of senators and representatives.

Obviously thoroughly convinced that the Report will solve all the ills now apparent in administering relief, Dean Goodrich and his aides admit that adoption of the Report will not save one dollar to either State or county governments, admit also that except for a barely perceptible improvement in the matter of keeping records, little increase in efficiency will result.

DOROTHY KAHN

Kept a watchful eye on Goodrich Report progress.

Dean Goodrich impressed Senators, Representatives and plain citizens at the hearing, when asked a question he could not answer, by admitting frankly he did not know the answer, refusing to hazard a guess.

The hearing in the State chamber came as the closing of a busy day to social workers who met as a group in the capital city during the day.

Sideline observers at the Goodrich hearing were Eric Biddle, former SERB State administrator, Dorothy Kahn, Philadelphia's SERB administrator, Alvin Guyler, Biddle's former deputy, who is now connected with him in the Public Charities Association of Philadelphia. Lesser lights in the social workers cult followed Dean Goodrich's testimony with keen attention, appeared distraught when the chairman, Senator Thompson of Centre, and other members implied through their questions that the much disputed merit system was not the chief reason for writing the $50,000 Report.

Under provisions of the Goodrich Report, social workers would have first call on all jobs in the Department of Public Assistance which would be created to administer outdoor relief.

Consensus of legislators at the conclusion of the Goodrich hearing was that the Report, wordy and technical, failed utterly in presenting a practical solution of the nation's most acute public question.

Net result of the hearings, insofar as legislators are concerned, is an indication that the merit system of placing only "trained" social workers to administer the plan will eventually be scrapped, that the $143,787,000 estimate for public assistance for the next two years will be pared considerably before legislation creating the Department of Public Assistance and providing for its administration is written.

Administration spokesmen, including the governor, have remained open-minded on adoption of the Goodrich Report, depending entirely on the series of hearings and discussions of the plan to bring to the surface all objections or faults which may be revealed.

ALVIN GUYLER

Pinchot's social-working right bower was on hand.

During the various hearings on the Report, members of the Republican minority on the legislative committee have assumed a policy of watchful waiting, contenting themselves with only perfunctory questions, most times veering away from controversial questions. Aware, however, of the antagonism of several Democratic members, the minority is silently awaiting an open fight in Democratic ranks in both houses on the Report. It is hardly likely that this will occur, despite the conflicting and varied views of Democratic members on the Goodrich Report and on the matter of public assistance generally.

Regardless of its great size and unruly temperament the Democratic majority is perhaps the best disciplined majority which has sat in the Legislature since the days of Penrose.

Sporadic outbursts of individualism will pop up now and then during the session, but when the final chapter of the 1937 Legislature is written it will undoubtedly contain all the major objectives of the Earle administration written into law.

Lawrence. The Goodrich Report has taken up much legislative time. Temporarily a mirage, the Administration legislative program, a liberal oasis in the desert of Republican years, is in no danger of fading. Man behind the program is Lawrence of Harrisburg—State Chairman and Secretary of the Commonwealth David Leo Lawrence—and in his desert there is threat of neither revolt nor retreat. Without the necessity of his using a bull whip, or threats of reprisals, the huge Democratic majority bows to the will of this one man.

A politico ever since he started as a onetime Allegheny County Democratic leader's office boy, Lawrence is a combination of idealist and hard-headed realist; of genuine New Dealer and successful businessman. Politically he can call on a Job-like patience and shrewd psychology. Though a city leader, he knows and can discuss the problems of the newest rural member. A star insurance salesman in his younger days, he possesses a peculiar ability to "sell" his followers in Legislature the things for which the Administration stands committed.

In caucus, where the real political work of the majority party is carried on, Lawrence is complete master. Patiently he explains each piece of New Deal legislation, listens to arguments pro & con. When the roll is called there is usually little opposition.

To "Davey" Lawrence goes credit for skilfull handling of the Earle financial program in the last regular session, when a belligerent Republican majority in the Senate threatened to sabotage it. There he made the best of a bad bargain on many a piece of New Deal legislation, used that same bargain to drive out of office the Senators who had emasculated liberal legislation.

This year the credit will be his for hammering into law the program for which the party has fought through many a discouraging year. Regardless of the huge Democratic majority, the current Legislature is no rubber stamp to be grasped by a big fist. It has had to be nursed along, allowed to blow off considerable steam. But in the end it will do just about what Lawrence wants it to do.

One thing which has been causing Lawrence and his lieutenants in both houses a small degree of irritation is the dearth of Administration bills which have so far been dropped in the legislative hoppers. While there has been no scarcity of measures introduced—about 300 in the first three weeks—only a few purely Administration bills have been sent through Legislature: bills such as the investigation of Philadelphia's city and county government, the Stank bill to investigate the sick anthracite industry, and the $4,800,000 Relief bill.

Any member may introduce any bill. But Administration bills are usually written by the department head involved, and his best aides. Then all Administration bills must pass through the hands of the Attorney General. This legislative bottleneck is necessary if litigation and legislative controversy are to be avoided. Confronting this session is a husky program which would occupy Legislature until late April or early May.

Inexplicably, this bottleneck is clogged. Meantime, as each week passes, hopes of an early adjournment go glimmering. While waiting for the important Administration bills to emerge, Chairman Lawrence has kept his legislators busy on minor legislation, much of which will rest in committee limbo when adjournment, now expected by sometime in July, finally comes.

TUBERCULOSIS

(Continued from Page 13.)

In an average year, not more than 10,000 persons are hospitalized in the State's 6,293 beds.

In addition to these 45,000 cases, approximately 120,000 children are more or less mildly infected with the germs of the disease, making them outstanding candidates as future menaces to society.

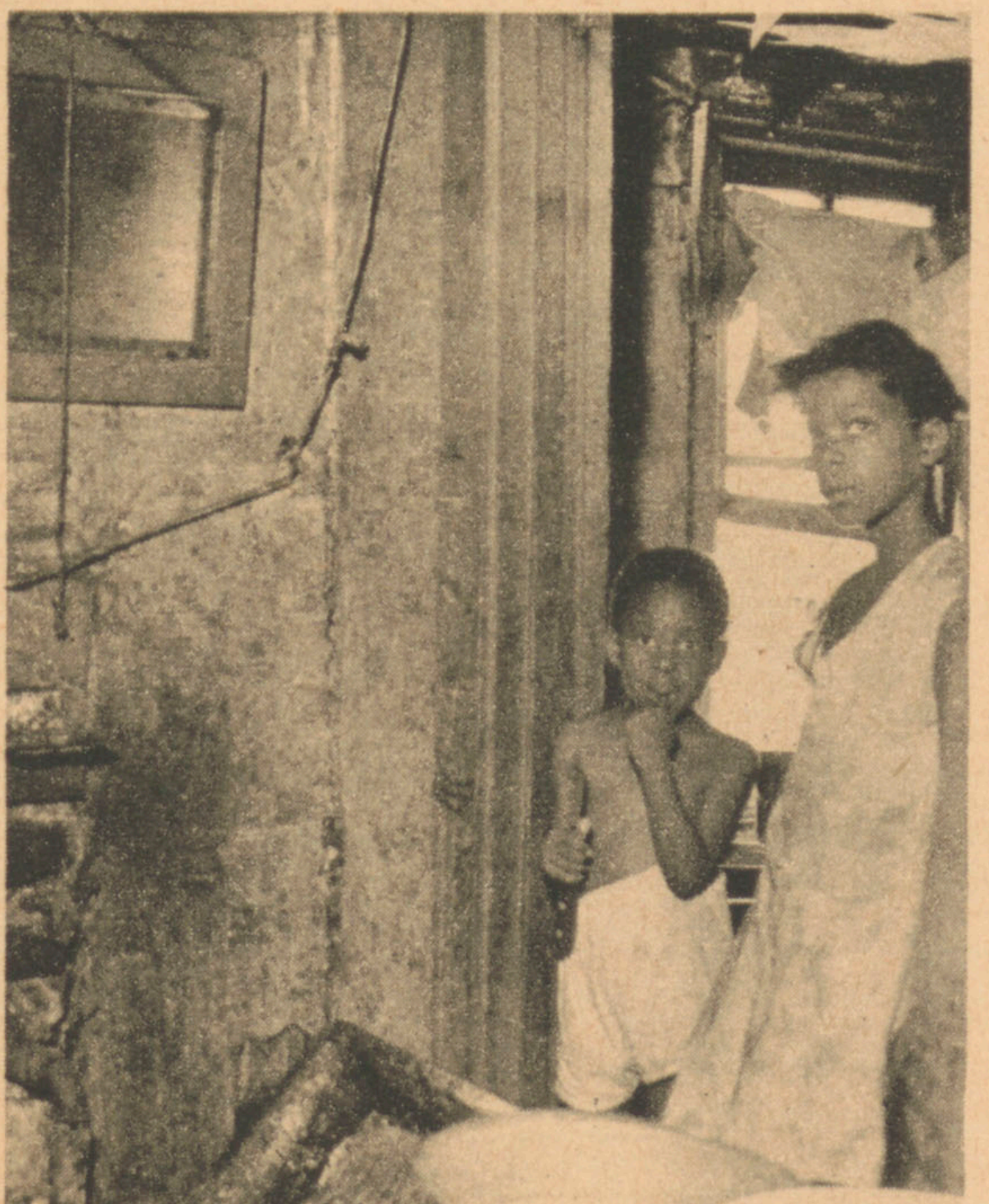
Last week in Fayette County, the State Department of Health completed a survey conducted among school children by means of the unfailing, case-finding Mantoux tuberculin test, and the x-ray. Simple is the tuberculin test. By injection or by a minor scratch, a drop of filtered, germ-free liquid called tuberculin is placed directly under the skin. Redness, swollenness, will ensue within two or three days if tubercles exist somewhere in the body. Whether the test is positive or negative, it is quite harmless, with the redness disappearing and leaving no after-effects.

Out of an enrollment of 5,000 first year high school students—the only ones examined—half were given tests. The parents of the remaining 2,500 were unwilling, probably because of ignorance of the nature of the examinations, to permit their children to submit. Of the tested 2,500, roughly 250 showed positive reaction to the tuberculin, meaning merely that at some time or other they had been exposed to the disease, had the germs in their system. These 250 were x-rayed with portable x-ray apparatus bought & paid for with Federal Social Security Funds.

The lungs of 3 percent of the 2,500—75 children—showed signs on the x-ray plates of tubercular involvement. None is very serious; all are potentially dangerous. The 3 percent is the problem to be faced and dealt with.

The task now, says the Health Department, is to go into the homes of the unlucky 3 percent and find the contact which infected them. In 90 percent of the cases of childhood-type tuberculosis, the mother, father, or some other member of the immediate family, is the source of contagion. Once the source is located, the task will be to remove him from contact with the child.

What is to be done with the source of infection, the unfortunate who endangers not only the child but everyone else? That is still another problem. The State maintains 2,415 free beds in its three sanatoria. These beds are filled; furthermore, there is an overflow, given recognition in the form of a waiting list which today includes about a thousand names.

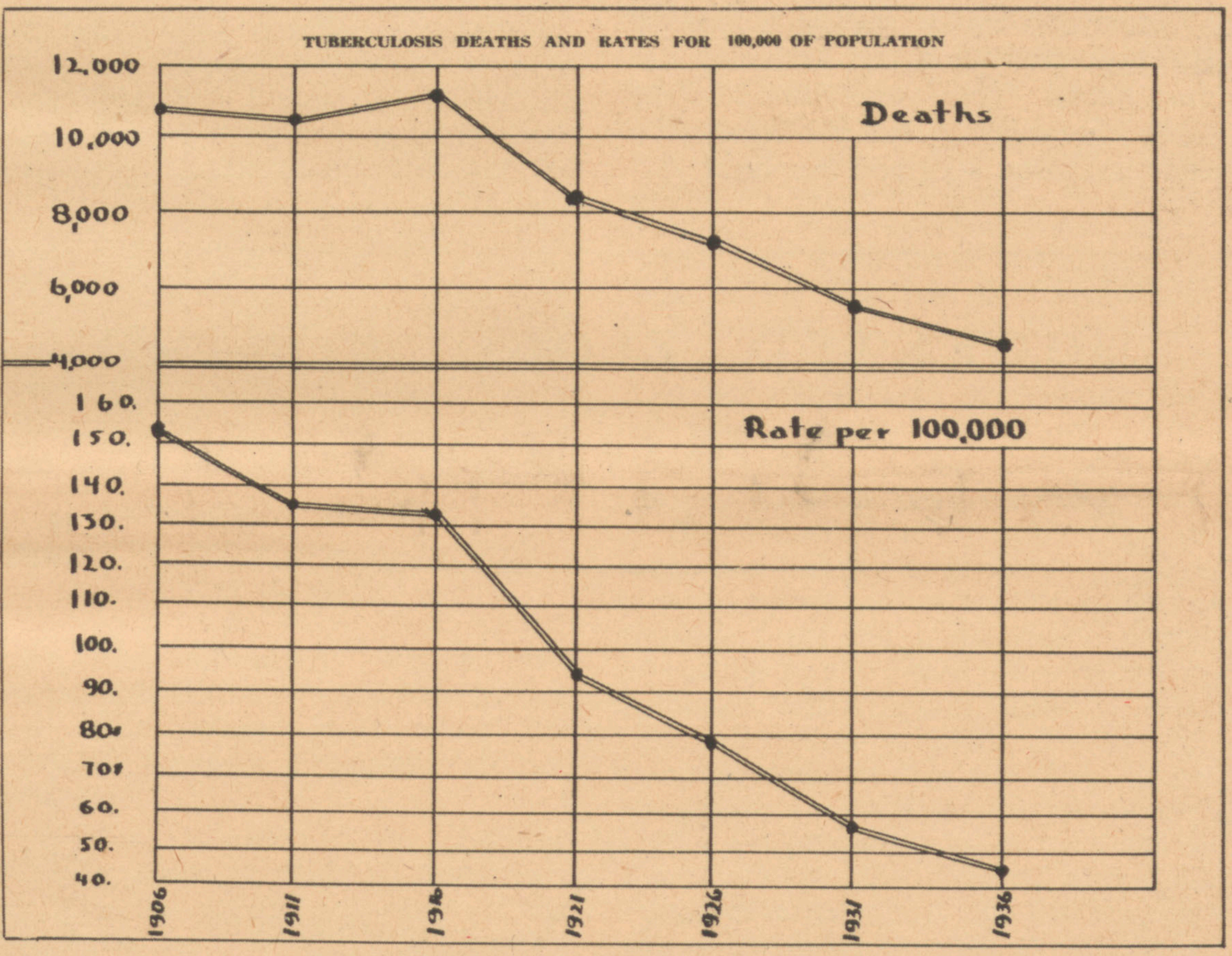


In Places Like This

The tuberculosis germs find their readiest victims.

Bitterly comments Health Secretary Edith MacBride-Dexter: "Some of these people have been waiting as long as eight months for admission to one of our institutions. Eight months can mean the difference between life and death to a victim of tuberculosis. The disease can advance far in that time."

Dr. R. H. McCutcheon, who served as medical director of Mont Alto Sanatorium for 15 years, has suggested that an additional 1,800 beds represent a minimum need. Hospital beds cost money; few new ones are being added. In the 1935-37 State Budget, after years of depression had sapped the health of large sections of the people, after prolonged undernourishment and poor housing had increased the susceptibility of thousands to disease, the sum appropriated for health work was decreased. From a high of $6,345,000 appropriated in 1929-31, the direct health allotment was cut to $5,968,000 in 1931-33, further cut by the Earle administration to $5,750,000 for the two years 1935-37. (These figures do not include a small health allotment to the Bureau of Property & Supplies.) For the benefit of those who consider the sum large, healthmen point out it allows a health outlay of 25c a person for a whole year. That quarter, it should be remembered, is the Health Department's allowance to save sons & daughters of Pennsylvania not just from tuberculosis, but from every plague, pestilence, and disease in the medical index. That Pennsylvania is not devastated is a tribute to human durability, not to State beneficence.



Cattle T. B. There is a bright side to the picture. While children continue to be ravaged by tuberculosis, cows do not. Into the State Capitol last month streamed several hundred dairymen, State and Federal officials, veterinarians, health dignitaries, to celebrate "Achievement Day"—marking the virtual eradication of tuberculosis from Pennsylvania cattle. Jubilant owners of healthy herds roundly applauded speaker after speaker, as fitting praise was given to the far-sighted pioneers who began the anti-tubercle crusade back in 1892. Applauded also were references to the many public-spirited public officials who carried on the campaign. Cheered most of all was the generous allotment of State and Goveernment funds without which the best T. B. fighters would have gone down to defeat.

Less than half a century ago few herds were free from dangerous, tuberculosis cows. Claremont Farm, near Villanova, will go down in history as the landmark of of the first tuberculin herd test (much like the human test) made in America. Philadelphia Veterinarian Dr. Leonard Pearson, who had studied in Germany under Microbe Specialist Robert Koch, demonstrated in Villanova (1892) that the test could infallibly detect bovine tuberculosis. At first, progress against the plague was slow, with individual dairies here & there undertaking to test herds and to indemnify cattle owners for animals found infected and then destroyed. The Supplee Alderney Dairies, for example, ran out of funds after paying farmers for the privilege of slaughtering hundreds of contagious cattle.

Up in arms over a preventable disease which was not being prevented, medical and health authorities caused the State Assembly to pass legislation in 1895 creating the State Livestock Sanitary Board. Year after, Dr. Pearson assumed charge and made the wiping out of bovine tuberculosis a State responsibility. Before the victory was won, $18,775,000 were spent in indemnities alone. Condemned and slaughtered were 335,000 dairy cattle. At present Pennsylvania's million-and-a-half are under strict supervision.

Result is that every county in the State merits the title "modified accredited"—which signifies that its bovine tuberculosis rate is under one-half of one percent. First county to be judged "modified accredited" was Mercer, in 1923. Last was Lancaster, certificated just last November.

Progress is evident from sampling any two months at random, one in the 20's, and one recent. In December, 1925, a typical month of that period, 45,326 cattle were tuberculin tested; tuberculous were 3,427. In November of last year a greater number of cattle was tested—58,706; those infected had declined to 256. In other words, where a representative herd of 1,000 included 75 diseased, the same herd seven years later has only 4 diseased. Justly proud is Pennsylvania, officially recognized in entirety as a "modified accredited" state by the U. S. Department of Agriculture.

Matter-of-factly comments Pennsylvania State College's director of animal husbandry, A. A. Borland: "Numerous benefits from the bovine tuberculosis eradication work are at once apparent. . . . A sick cow does not produce as much milk as a well cow nor does she produce milk as economically. While an animal may not show the ill effects of tuberculosis for a considerable period of time, yet eventually the disease results in an emaciated condition, rough staring coat of hair, loss of appetite, weakness and death. The accredited herd plan by which milk producers receive a reasonable indemnity from the State and Federal governments for tuberculous animals tested, condemned and slaughtered has been a most helpful feature of bovine tuberculosis eradication. The elimination of diseased animals from the herd has resulted in a higher, average yield of milk per cow, lower cost of production, and greater financial returns from the dairy."

People vs. Cows. Insurance Company Statistician Louis I. Dublin by some actuarial magic has calculated that the life of a baby boy has a money value of $9,000. Considerably less is the value of the average cow. Few people consider their children a money investment. Because the cow's worth is more easily translated into tangible dollars, she is more carefully protected against tuberculosis. Negligible is the number of Pennsylvania cattle that are carried off by T. B. Despite undeniable advances in the conquest of human tuberculosis, the plague continues to kill more people between the ages of 15 and 45 than any other malady. If only children produced milk!

Starkly contrasting with Dr. Borland's cheering statement is a statement made last week by Dr. Jay Arthur Myers, in Philadelphia: "We know all we need to know in order to bring (human) tuberculosis under control and make it a minor instead of a major disease. But this knowledge has been incompletely applied . . ."

. T. B.-Free Cattle

If only children produced profitable milk!

FLOOD CONTROL

Mandate From Nature

¶ In Frankfort, Ky., fear-maddened prisoners fought to get out of cells before they became watery graves.

¶ Along the Mississippi, Army Engineers were dynamiting old levees to relieve water pressure.

¶ From the entire Ohio and Mississippi Valleys came frantic pleas for help.

Indifferent to man's miniscule calculations, atmospheric pressure areas move in remote ways of their own. All through the winter, the air has been playing a curious game over the one continent that sprawls from frigid zone to frigid zone. As warm air from South Africa funneled up the Atlantic Seaboard, cold air swept south along the Pacific, bringing $50,000,000 loss to California citrus and vegetable farmers. Meantime unusual rains pelted the middle Atlantic States. Water trickled quickly off rain-saturated soil instead of seeping in. Creeks, then rivers started rising. To the entire East it meant one thing—Flood.

Butt of most cosmic jokes is man. Last week the atmospheric prankishness had snuffed out at least 500 lives. It had rendered 900,000 people homeless in the greatest mass evacuation in U. S. history. A quick estimate set the damage at $500,000,000—a figure that will likely be upped closer to the billion mark when the entire costs are counted.

Flood waters roaring through Pennsylvania's Allegheny and Monongahela Rivers that meet at Pittsburgh as the Ohio brought anxious moments to this State's western towns—then rushed on down, isolating Wheeling, W. Va., lapping Portsmouth, Ohio's million-dollar flood wall, crested into Cincinnati at 58 feet to make that city a frightful shambles, roared on down to Louisville. When the Ohio joined the Mississippi, up rose the Mother of Waters to take a frightful toll. U. S. Army Engineers expected that when it reached Memphis the crest would be at 66 feet—far above dikes and levees.

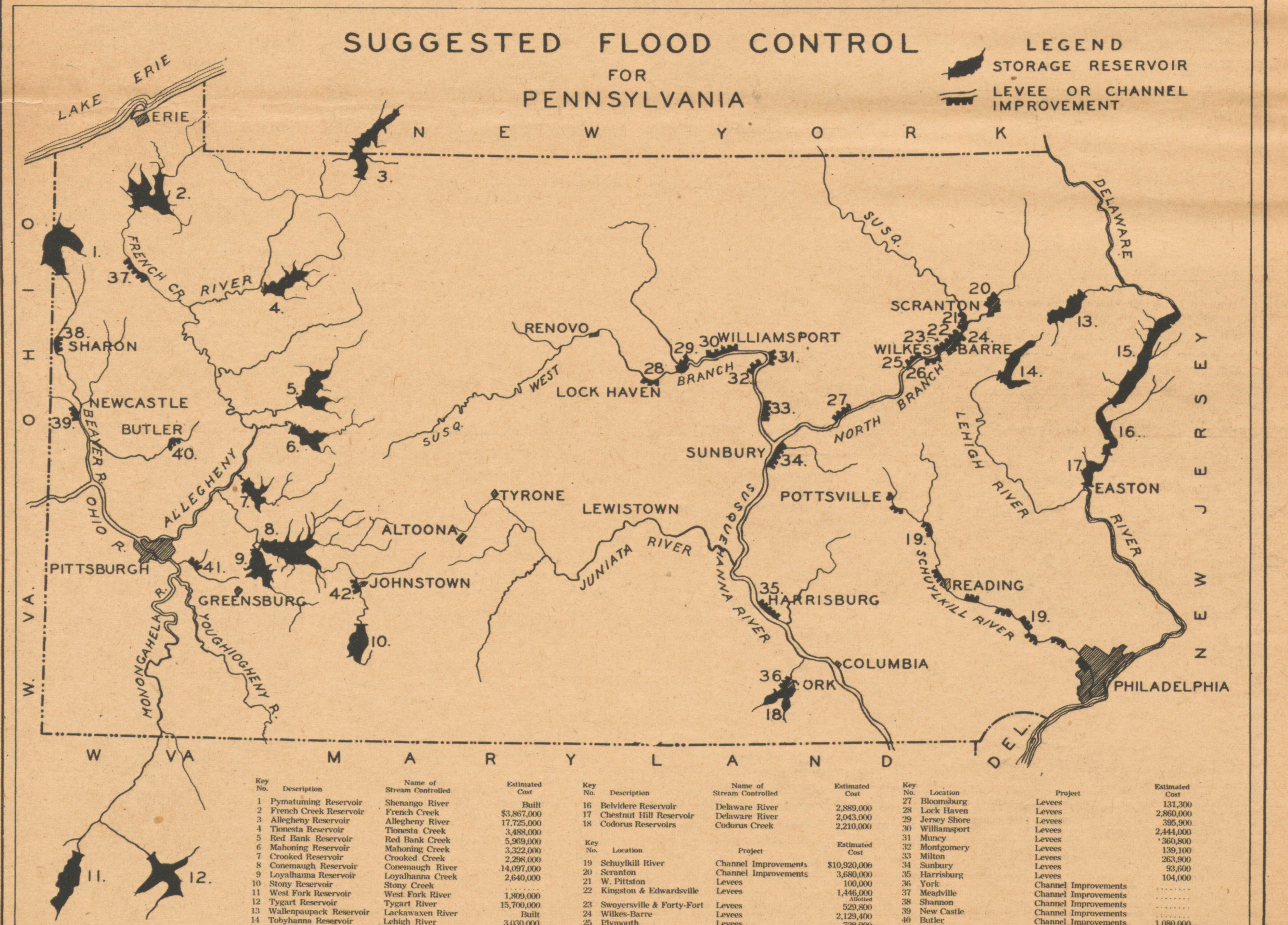
What Causes Floods? Spring freshets are normal to the continent. Winter and early spring floods of the type now suffered annually are man-made. This year's flood is the latest revenge of Nature against a race that has stripped her bare.

In primeval forests and sodded meadows, melting snow and winter rains, trapped by leaves, humus, and roots, have little run-off. But when man stripped the forests, ploughed the soil, this natural "blotter" began to disappear. Result: floods.

Flood Control has for 80 years been disguised as river improvement for navigation, with the only controllers being U. S. Army Engineers whom Congress kept in trim between wars by letting them tussle with the problem of unruly rivers. Until 1920, the most thickly populated and industrialized valley in the U. S., the Ohio Valley—and the most vulnerable to floods—got scant attention. Then Engineers, still under guise of navigation work, drew up Ohio Valley flood control plans. Based on plans drawn by Pittsburgh's self-appointed Flood Control Commission, a civic body which had futilely preached flood control ever since the Great Flood of 1907, they were backed by the Tri-State Autnority, a quasi-public organization of 350 Ohio Valley cities that were determined to do something about the destruction that roared down on them every few years.

Nothing more was done about the Army's pigeon-holed plans until the St. Patrick's Day Flood last year brought death, suffering and $300,000,000 loss to inhabitants of the Ohio and Susquehanna Valleys. Up went a public howl for flood control. Not slow to act, goaded by Senator Guffey and other Pennsylvania, Ohio and Kentucky representatives, Congress suddenly saw flood control as a national problem. Nine dams for the upper Ohio basin were approved. Army Engineers were ordered to plan similar protection for the Susquehanna and Delaware Rivers. Already built, but not primarily a flood control project, Pymatuming Reservoir saved inhabitants on its water shed beyond its spillways from serious damage. Building in West Virginia is the $15,000,000 Tygart River reservoir, on the Monongahela's headwaters.

Snag. To prevent the dam construction from being pork-barrel projects, Congress last year enacted a flood control bill, which provides that dam sites and attendant watersheds must be purchased by States or their subdivisions. Accordingly, for an adequate flood control program, Pennsylvania must purchase nine dam sites on the Ohio, four on the Delaware, before the Federal government will begin construction. Flood zone citizens who urged that the sites be purchased immediately ran smack into Pennsylvania's antiquated constitution. Drawn in the days when a million seemed enough to provide for any emergency, it


SUGGESTED FLOOD CONTROL FOR PENNSYLVANIA

Key No.	Description	Name of Stream Controlled	Estimated Cost
1	Pymatuming Reservoir	Shenango River	Built
2	French Creek Reservoir	French Creek	$3,867,000
3	Allegheny Reservoir	Allegheny River	17,725,000
4	Tionesta Reservoir	Tionesta Creek	3,488,000
5	Red Bank Reservoir	Red Bank Creek	5,969,000
6	Mahoning Reservoir	Mahoning Creek	3,322,000
7	Crooked Reservoir	Crooked Creek	2,298,000
8	Conemaugh Reservoir	Conemaugh River	14,097,000
9	Loyalhanna Reservoir	Loyalhanna Creek	2,640,000
10	Stony Reservoir	Stony Creek	....
11	West Fork Reservoir	West Fork River	1,809,000
12	Tygart Reservoir	Tygart River	15,700,000
13	Wallenpaupack Reservoir	Lackawaxen River	Built
14	Tobyhanna Reservoir	Lehigh River	3,030,000
15	Tocks Island Reservoir	Delaware River	15,260,000
16	Belvidere Reservoir	Delaware River	2,889,000
17	Chestnut Hill Reservoir	Delaware River	2,043,000
18	Codorus Reservoirs	Codorus Creek	2,210,000

Key No.	Location	Project	Estimated Cost
19	Schuylkill River	Channel Improvements	$10,920,000
20	Scranton	Channel Improvements	3,680,000
21	W. Pittston	Levees	100,000
22	Kingston & Edwardsville	Levees	1,446,000 Allotted
23	Swoyersville & Forty-Fort	Levees	529,800
24	Wilkes-Barre	Levees	2,129,400
25	Plymouth	Levees	728,000
26	Nanticoke	Levees	381,700
27	Bloomsburg	Levees	131,300
28	Lock Haven	Levees	2,860,000
29	Jersey Shore	Levees	395,900
30	Williamsport	Levees	2,444,000
31	Muncy	Levees	360,800
32	Montgomery	Levees	139,100
33	Milton	Levees	263,900
34	Sunbury	Levees	93,600
35	Harrisburg	Levees	104,000
36	York	Channel Improvements	....
37	Meadville	Channel Improvements	....
38	Shannon	Channel Improvements	....
39	New Castle	Channel Improvements	....
40	Butler	Channel Improvements	1,080,000
41	Turtle Creek	Channel Improvements	....
42	Johnstown	Channel Improvements	....

makes this the State's maximum borrowing power. A bigger loan needs a constitutional amendment.

Adding to the consternation of flood control advocates were the handicaps—that an amendment must pass two Assemblies, that amendments cannot be voted on more than once every five years—that make it impossible to get extra money until 1943. Last week, while the Department of Forests & Waters, the State Planning Board, other agencies, were recommending a $50,000,000 control program, the hamstrung Legislature did the best it could by putting in a $5,000,000 appropriation to buy three dam sites. On Tionesta Creek, Crooked Creek, and for a proposed dam above Johnstown on Stoney Creek, their total cost, with construction costs borne by the Federal Government, would be $10,000,000.

Meantime, six other sites must be purchased before an effective program can be mapped out. In the Ohio watershed, they are on French Creek, Red Bank Creek, Mahoning Creek, the Conemaugh River, Loyalhanna Creek, and on the Allegheny above Kane, where it reaches up into New York. Another site, on the west branch of the Monongahela in West Virginia, must be bought by that State. Total estimated cost: $46,000,000, of which half will be spent on acquiring property.

Four other dams are planned for the Delaware watershed, costing $23,000,000. Army engineers admit their construction for flood control is not justifiable, point out that by spending $85,000,000 more there power plants and water systems can be built to serve Philadelphia and other Pennsylvania, New York and Delaware towns.

Meantime another $11,000,000 must be spent on channel improvement and dams along the Schuylkill River to remove its flood menace. More must be spent on the Susquehanna for which, on Codorus Creek near York, WPA workers have relocated the creek and are building two reservoirs.

Only Susquehanna Valley residents dispute the Army's proposals. Unable to locate dam sites not already used as town sites or important railroad trackage, the Engineers plan dikes instead of reservoirs. Prizing their river views, which would be obstructed by the dikes, Susquehanna residents have fulminated against the "Chinese Walls," asked for dams instead. For them, Congress has appropriated $600,000 so Army Engineers can make another Susquehanna survey.

Flood control is a mammoth task which, in the past, has been subjected to crass, short-sighted stupidity and back-biting that has practically invited floods. Terrific in cost, flood control millions bulk far smaller than the huge damages wrought annually by rampaging rivers. Social-minded engineers believe that some day these dams will pay for themselves in electric power. Fearful of that, utilities have fought their construction. Last year the Republican-controlled Senate, under orders from utilities, forced through a flood control amendment which prohibits generation of power at any dam constructed for flood control.

But it seemed certain that with this year's flood coming on top of last year's, Nature had given all concerned a mandate to control our floods—else be wiped out by them.

LIQUOR

McBride vs. Demon

A tall, tired-looking man sat slumped in his chair in Harrisburg's Penn-Harris Hotel last week, while almost everyone else in the assembly room arose to elect him, by standing vote, the superintendent of the Anti-Saloon League of Pennsylvania. Thus, amid applause from all but a few dissenters who stared glumly at their water glasses, Francis Scott McBride took over the meeting with the ease and gentle force that 25 years of conducting such meetings have given him.

A mere formality, the election made official, and probably permanent, the job Dr. McBride has held since last summer, when the League's executive committee called him from Washington after the death of League President Homer W. Tope.

Campaigner McBride

Over the water glasses he took over a war.

To the black-suited League trustees, most of their 70 ministers, Dr. McBride voiced optimism of the Prohibitionist. Seeing a State dry law just around the corner, he predicted Prohibition's return by 1945, the final downing of Demon Rum. Crammed with typical dryisms was his speech: "The people have had their lesson . . . We must stand up and strike out against this enemy of the Church, the Home and the State . . . It will be a hard fight, but we may gain a glorious victory."

McBride. To 64-year-old Prohibitionist McBride the dry campaign in Pennsylvania is a business as well as a crusade. His agreement with the League's board specifies that his salary comes from contributions. He names his own maximum (which he has set at $5,000); if contributions fall below that, the League owes him nothing, though he may make up the difference the next year if the dry public is charitable.

Behind Dr. McBride are palmier days. From an Ohio farm he went to Muskingum College, Ohio bulwark of United Presbyterianism, where he was a good student, an all-round athlete. Out of Allegheny Theological College (now Pittsburgh Seminary), his first charge was pastorate at Kittanning, where he gradually became a campaigning dry leader. At Monmouth, Ill. (another church college town), Dr. McBride decided after a 2-year pastorate that his real career lay in the front line of the battle against Demon Rum. He soon became the Anti-Saloon League's State superintendent.

The McBride smile, which flashes off & on like a Broadway sign, is widest when he speaks of "the good old days" in Illinois. In the hurly-burly times when Congressmen cringed at the name of Wayne B. Wheeler and when the nation was all but governed from Westerville, Ohio, Dr. McBride was commander of the biggest, swiftest-moving State Anti-Saloon League unit in the country. On his staff were 100-high-pressure speakers, lobbyists, writers, whose supervision of the Illinois campaign was so effective that even before Prohibition, 17 of the State's 27 Congressmen voted dry. A powerful political factor, the League took the credit—along with the curses—when, one minute after midnight on Jan. 16, 1920, to the accompaniment of bells and whistles, the sale and transportation of liquor became a Federal crime in the U. S.

Local Option. Dr. McBride gave up his post as superintendent of the national League for the job that was his last week because: "The fight is returning to the States. I have surveyed 38 States in the last two years and I find tremendous upturn in dry sentiment. In Pennsylvania, 600 communities have voted dry; 6,000 have voted dry in local option contests in the nation. In Kentucky 16 out of 17 counties that voted went dry."

Repeal came, says he, because the big States weren't lined up. The new strategy is to get the big States; the little ones will take care of themselves. In Pennsylvania he sees the League's greatest chance in local option contests. Six workers already form his office staff. Since he moved to the State office in Philadelphia's Witherspoon Building, contributions have trebled. In central Pennsylvania he has the Rev. E. N. Bergerstock heading the campaign, with two propaganda movies titled *Death Takes the Wheel,* and *The Prisoner at the Bar.* In Pittsburgh, sub-commander Dr. W. P. McGarey has held 43 public meetings in the past three months, plus contacting thousands of high school and college students.

Legislation. The smartest political pressure group in the country until success downed it, the League is definitely on the offensive again. The next few months Dr. McBride will spend most of his time in Harrisburg lobbying for League legislation. The program: 1) One law placing all liquor sales in the hands of either the State or private business ("One law's easier to get at."); 2) Stronger local option laws, allowing the larger inclusive government unit to vote liquor out of the smaller; 3) Local legislation to ban barmaids, establish larger dry zones, restrict licenses; 4) Ban on liquor advertising; 5) Establishment of a State inebriate hospital; 6) Laws making the "liquor traffic" responsible for drunken driving deaths; 7) A commission to investigate alcoholism in traffic accidents; 8) Support of candidates favoring the League program.

Uncertain Hand. Reminder of the League's palmiest days were its statistics, discussed at the meeting, with the State's voters broken down into small units. Political dopesters, considering its past, wondered whether it would come back again. But today Campaigner McBride looks like a tired old man, not the handsome walking advertisement for the good life he was 10 years ago. And one incident indicated that its hands on the political reins were not so sure as once.

The incident: though the Anti-Saloon League wooed the Men's Dry League of Pennsylvania ardently, the Dry League refused to unite forces. No reason was aired, but one minister at the Harrisburg meeting gave a good one. Said he: "It's very difficult for us to get into the churches in Lycoming County now. The Anti-Saloon League used to come in, have a campaign, collect the money and go out and never be seen again until they would come back again next year. They got tired of it, and that's how the Men's League came to be formed in Lycoming County."

Meantime the Anti-Saloon League, with the support of churches and associations favoring the dry law, will carry on under Dr. McBride, whose prayer is that "this beautiful State, the Keystone State, will be the keystone State in our victory over alcohol."

SPORTS

Football Deflation

Most highly competitive market in the sports world deals in high school football stars. Not unusual for outstanding athletes is the receipt of a dozen offers from ambitious college football coaches. Few are brazen enough to offer a straight weekly salary but bids which offer tuition, board, odd jobs and profitable concessions add up to much the same thing.

With football gates heading for pre-Depression's record attendance, this year's player market will be the most highly competitive in years.

Last week, a slump came to the Pittsburgh market when scientifically-minded Dr. Robert E. Doherty, president of young, athletically-respected Carnegie Tech, announced that Tech was leaving bigtime football.

Apparently dead in earnest, Tech failed to renew Alumnus Head-Coach Howard Harpster's contract, signed instead William F. Kern, assistant to Pitt's famed Jock Sutherland. Dr. Dohertys' explanation was startling in its candidness—bigtime football at Tech was too expensive, was losing money instead of making it.

Surprising to informed Pittsburghers, who in recent years have seen Tech on the losing end of a three-way dogfight with Pitt and up-and-coming Duquesne, was that the break did not come sooner. Pittsburgh could not support all three clubs. One was due to go.

But the move was disturbing to many college officials who believed football was out of the woods and looked for bumper attendance in 1937 to pay the bill.

The departure from bigtime football at Tech means no overnight return to lily-white amateurism. Existing scholarships will be honored until they lapse three years from now. In the meantime, fraternity and alumni groups who may subsidize athletes to their heart's content, can be counted on to do so.

BOARD OF PARDONS

Justice With Mercy

In December, 1927, a 17-year-old Washington, Pa., school girl named Thelma Young was raped, then murdered. Nine years later one Robert Dreamer was arrested for her murder; he confessed to the crime in testimony that was unprintable. Last May he was sentenced. Robert Dreamer will die in the electric chair this week—unless the State Board of Pardons commutes his sentence to life imprisonment.

Last week in Harrisburg the four members of the Governor's Cabinet who are members of the Board sat behind the huge, ornate bar in the Supreme Court Room of the Capitol to hear arguments for Dreamer, and for scores of others over whom they had the power to decide whether they should be freed from their cells in State penitentiaries.

PENNSYLVANIA'S BOARD OF PARDONS

SECRETARY LAWRENCE
The year's first meeting . . .

ATTORNEY GENERAL MARGIOTTI
saw continued in Pennsylvania . . .

LIEUT. GOVERNOR KENNEDY
the theory of tempered justice . . .

SECRETARY LOGUE
. . . as old as civilization.

The Cabinet members were Secretary of the Commonwealth David L. Lawrence, Lieutenant Governor Thomas Kennedy, Secretary of Internal Affairs Thomas Logue, and Attorney General Charles J. Margiotti. They were attending the first meeting of the Board in its 63rd year of existence. Thus 1937 saw the continuance in Pennsylvania of the theory of mercy-tempered justice as old as civilization itself.

To editorial writers, reformers, alarmists who denounce abuses in the parole and pardon system of today, the Pardon Board is an ever-irritating source of annoyance—even as it has been since its founding—even as such clemency was before then.

History of Mercy. To William Penn in the charter allowing him a grant in the New World went the right, conferred by Charles II, sacred in England for centuries, to "remit, release, pardon and abolish, whether before Judgement or after, all Crimes and Offences whatsoever committed within the said Countrey, agains the said Lawes. Treason and wilfull and malicious Murder onely excepted; and in those Cases, to Grant Reprieves until Our Pleasure may be knowne thereine, and to doe all and every other thing and things which unto the compleate establishment of Justice unto Courts and Tribunals, formes and Judicatures and manner of proceedings doe belong, altho' in these presents express mencon bee not made thereof."

In the English law of that day, death was prescribed for 58 offenses against the crown, arrest meant almost certain conviction, no right of trial was recognized. Opposed to such severity, the Executive Council of kind-hearted Penn's Province gave many pardons.

From 1718 to 1774, 37 of the 73 burglars convicted were pardoned as was every one of the three convicted horse thieves.

In the first State constitution, adopted September 28, 1776, the general council was given the power to grant pardons and remit fines in all cases except treason and murder, in which it had the power to grant reprieves.

Abuses. The new constitution in 1790 gave the same powers to the governor. So much was this authority abused that in 1820, following the pardoning of 434 prisoners (not counting commutations and fine remittances) by Governor William Findlay, the fourth to hold that office, Dr. James Mease, of the American Philosophical Society declared:

"I have no hesitation in saying that the continual and monstrous abuse by Governors of this great privilege is a very powerful cause of the increase of crimes and that the best code of penal laws that can be framed will be defeated unless it is checked. Governors have much to answer for who thus defeat the laws and offer a premium for vice."

The growing resentment voiced by the good Dr. Mease became so pronounced that good politics demanded that the abuses cease. For a time they did. The evil flourished later, however, resulting finally in the establishment of a pardon board by a provision of the constitution that became effective January 1, 1874.

Pardon Board. Five years previous an act of the legislature that marked pioneering efforts in prisoner rehabilitation allowed for commutation of sentence through good behavior.

With the founding of the new board, the Governor was restrained from pardoning and commuting sentences except on the recommendation of three of its four members, who were to consist of the Lieutenant Governor, the Attorney General, the Secretary of the Commonwealth, the Secretary of Internal Affairs.

With the passage of the Parole and Indeterminate Sentence Act of May, 1909, the duties of the Board were lessened, since the act empowered local judges to release on probation all first offenders who showed possibilities of reform, except those involved in serious cases.

Lack of parole system of control, however, limited the advantages of the act until 1930 when the present State parole agency, with 32 agents operating in six cities throughout the Commonwealth under Supervisor Courtland Butler, allowed the parole machine to begin its operations.

Paroles. Since November, 1930, the Supervisor of Paroles has had placed under his observation 11,056 cases from Eastern Penitentiary, Western Penitentiary and the Huntingdon Reformatory. Of these 4,467 are still under supervision. Of the remaining number, 13.45 percent became deliquent and were returned to prison; 44.18 percent completed their paroles; 1.65 percent died and .31 percent were pardoned.

Through arrangements with other States, parolees who move to Pennsylvania from outside the Commonwealth are supervised by parole officers of this State in exchange for a like service. Pennsylvania harbors 248 such ex-convicts today, while 887 of its own parolees are in other states, 90 are in foreign lands, one is in the army, two at sea.

Of persons on parole as a result of a commuted sentence, only about two percent are returned to prison because of violation of the law or of their parole requirements.

Of the 6,918 applications for mercy heard by the Pardon Board during the past ten years, 1082 such commutations were granted, not counting twelve that canceled death sentences in favor of life imprisonment. The board granted 560 pardons during the 10-year period. It turned down appeals of 78 who went to the electric chair.

Theory. With this record, eye-for-an-eye advocates may find fault. But parole officials believe they have done a good job. Their theory: too long imprisonment may embitter a man, make him a permanent criminal; reformation is more probable among friends in the outside world than among fellow convicts behind guarded walls; justice may be sidetracked at the original trial by error or public opinion—which demands reconsideration later by an aloof, impartial board; parole saves the State the expense of keeping a criminal in prison, a cost which in State penitentiaries averages $400 a year.

Of the 92 cases besides Robert Dreamer's scheduled for hearings before the board last week, eight are from men serving life terms, three of whom were sentenced to be hanged before the electric chair became the official means of execution in the State.

Procedure. Customarily, wives, mothers, children appear before the board to sob out eloquent testimony to the virtues of their imprisoned loved ones, often to collapse on the thick rugs that decorate the hallowed Supreme Court floor.

No attorney is required to plea for clemency. A relative or friend, provided he complies with procedure and does not charge a fee, may carry the appeal to the board.

Half an hour is allowed for capital cases, 15 minutes for others. Board members, supplied beforehand with the records of the appealing criminal, frequently dismiss a case within a few minutes when no further time is justified.

Striking example of how arguments may vary occurred a few years ago when attorneys for two youths headed for the chair appeared to give, one after the other, directly contradictory reasons why their clients should have their sentences commuted to life.

Attorney Number One based his appeal on the fact that the prisoner never had any religious or moral training, lacked the ordinary understanding of right and wrong, was therefore irresponsible because of his pagan upbringing.

Attorney Number Two declared his client committed the crime shortly after breaking away from a strictly religious home in which his instincts and normal inclinations had been so supressed that they ran riot in his new found freedom, led him to kill a man.

Both prisoners were electrocuted.

A week, sometimes two, after the hearings, which are held monthly except during the summer, the Board announces its decisions. Flashed over the State by newshawks, they filter into prisons to bring joy to some convicts, heart-clutching sorrow to others.

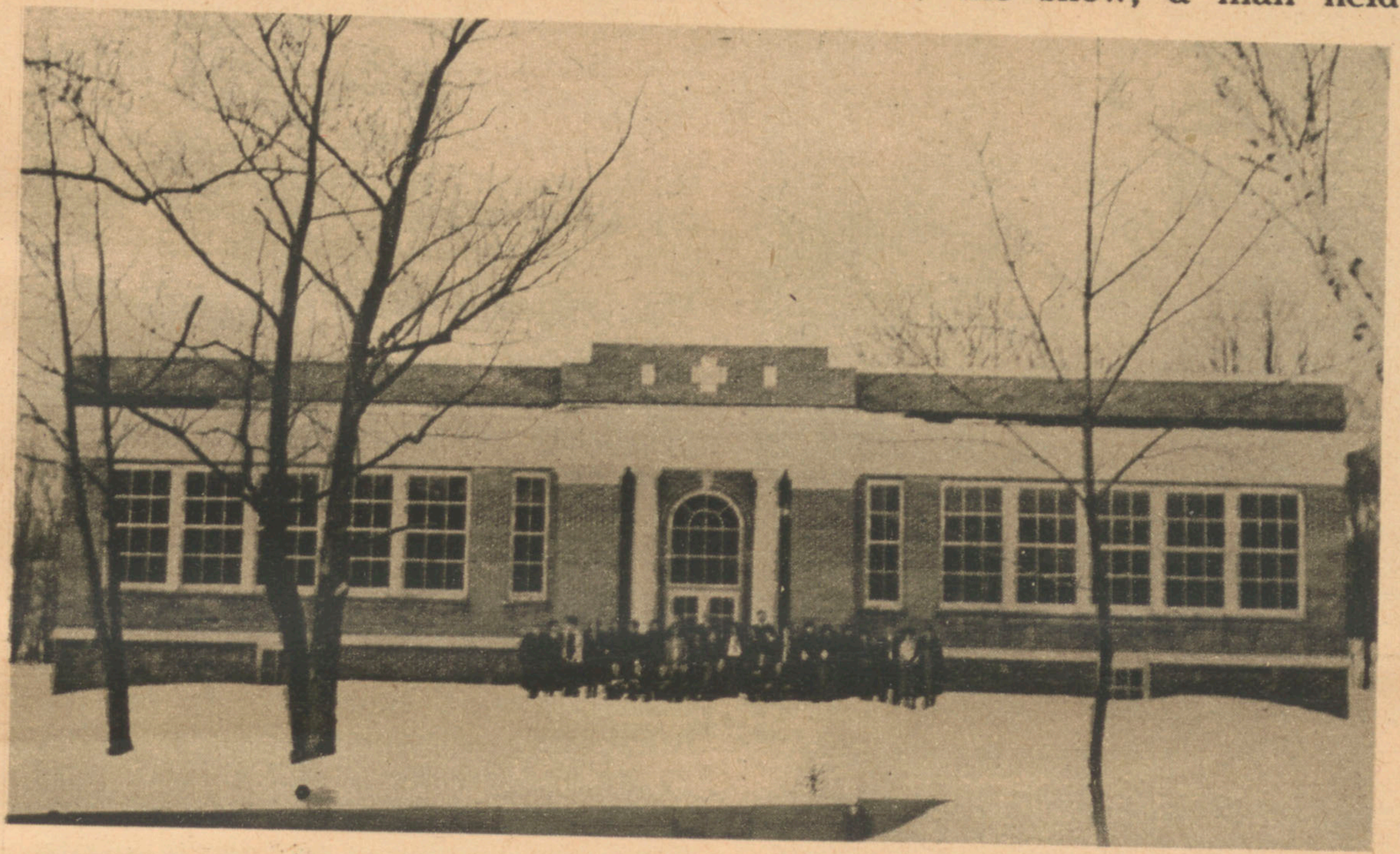
EDUCATION

Progress

Empty One-Room. Dear in the hazy memory of thousands of Pennsylvanians is the little red schoolhouse. Time has made them forget its leaky roof, its irregular heating facilities, its draftiness, its bad lighting, its unsanitary and unheated outhouses, its fire-trap construction.

Fortnight ago the Health Department's Bureau of School Inspection ordered one of these relics in Dunningtown, Westmoreland county, closed down. Hard job was not to find new school facilities for the displaced children but to break down sentimental attachment of the parents. Convincing them that their children should desert the ramshackle, overcrowded 1-room schoolhouse for a new consolidated school a mile away took patience and tact. Now free buses will scour the old mining district every morning, pick up the scattered pupils, convey them to a modern school and modern education.

ONE-ROOM SCHOOL
Its little red memories linger with parents.



CONSOLIDATED SCHOOL
These for modern children, with buses scouring the country to pick them up.

From all over the State comes evidence that the little red schoolhouse is doomed. In Allegheny County only 20 remain in use, more than 200 having been shut down in the last decade. According to County Superintendent Dr. Charles E. Dickey, the 64 consolidated schools which replace them represent a long stride forward. Indicative of the rapid progress being made in the county is the opening of two consolidated schools last week, and the ground-breaking for another.

In Cumberland County fortnight ago, Superintendent Ralph Jacoby told 200 school directors that "the days of the one-room school are nearly over." Said he: "I have always tried to stay out of local consolidation fights and have tried not to influence the factions. But I know that not one of the five districts in this county that have consolidated schools would go back to the old system."

The march of school consolidation since 1920 has witnessed the opening of 800 new schools, with an enrollment of 200,000 pupils. Since 1926, 500 little red schoolhouses have been closed. This year, 3,500 school buses convey 100,000 children to and from school.

Teachers. Progress in education means more than new school buildings. Says Henry Klonower of the Department of Public Instruction: "No matter how elaborate the school building is, or how elaborate the school equipment may be, unless there is a competent teacher, there cannot be a good school. The improvement of the education of children in the rural areas is dependent almost entirely on the quality of instruction."

Recognition of this truth goes back to 1834. Until then, there was no State system of education, no qualifications necessary for teachers, no method of certifying them, no means of training them. The act of 1834 provided that superintendents should: ". . . examine teachers and schools and prescribe such forms of certificates as they may deem necessary to provide uniformity in such examinations and certificates throughout the school divison."

When hard-working, crusading Dr. Thomas Finegan became Department Superintendent in 1919, 25,000 teachers had certificates based on no professional training; only 13,000 possessed a minimum of training. Rapid advances began in 1921 after Dr. Finegan pushed through the (Franklin Spencer) Edmonds Act which established minimum standards of two years of education above a 4-year high school course. Now more than 99 teachers out of 100 meet this requirement.

While there is no sure-fire method of assuring high-quality teachers, educators agree that the more the teacher knows, the better she can teach. Fortnight ago the Gettysburg school board adopted a resolution which will prevent the addition to the teaching staff of applicants who do not hold college degrees. Prompting the resolution is the long waiting list of unemployed teachers with 4 years of college. At the present time only an eighth of the teachers in this boro are college trained—a proportion far below that of the State generally.

Out of 62,692 teachers, 23,387 held college degrees in the school year 1935-36. The percentage of degreed teachers, 37 percent, will reach 40 percent this year. The trend can be gauged from past percentages: 2 years ago, those with degrees included 34 percent; 6 years ago, 24 percent; for the school year 1920-21 —7 percent.

Nor does the improvement in teacher quality reflect merely an influx of new teachers. Last summer 20,000 Pennsylvania schoolmarms went back to school as pupils, took courses in colleges and universities. Explaining that this sets an all-time record, Dr. Klonower exults: "Fact that approximately 29 percent of the entire instructional staff in the public schools in Pennsylvania went back to school is evidence of loyalty and devotion to the cause of education."

CRIME

Mrs. Karmendi's Affair

Shortly after 9 o'clock on the night of last April 21 Paul Iorio heard a pounding on the door of his home near Altoona. Standing outside in the snow, a man held in his arms the crumpled, bloody body of a child. In the background hovered a tight-lipped young woman who a few minutes later looked down on the distorted figure of the infant stretched on the Iorio living room davenport and murmured, "Maybe my baby will die."

She was right. Before midnight 3-year-old Matthew Karmendi died in an Altoona hospital of injuries that had fractured his tiny skull in three places, laid open the brain tissue.

To police simple-minded Roy Lockard, who had carried the infant to the Iorio home, explained how a speeding car had swept by, bashed in the baby's skull, disappeared in the night. His partner in the tragedy, Mrs. Margareta Karmendi, mother of the young victim, corroborated his story.

Under questioning by police, Lockard, a laborer, broke down, retracting the hit-run story. Instead he accused Mrs. Karmendi of beating her son to death with a bolt.

Officers, following the usual investigation ritual, told her of the accusation. They got from the young mother a statement blaming Lockard. She said he murdered her son with a spike.

At the trials, held separately, the tale of their romance was unfolded. A back street affair that began when he spoke to her in the Altoona railroad station, it consisted from then on mostly of trysts in the waiting room of the same depot, with long, aimless walks about the city interspersed. Carried on while Mrs. Karmendi's husband was at work, the romance had been under way about a month at the time of the murder.

No adultery was admitted or testified to in court. Both defendants said young Matthew was always with them when they met. The state contended that was the motive for the crime: the baby was a hindrance and bother, so they decided to do away with him.

The lovers retained the same attorney. Lockard, tried first, pleaded innocence and blamed the mother. He was found guilty, sentenced to the chair. Few days later he took the stand as a defense witness for Mrs. Karmendi. This time he took all the blame for the killing.

She, too, was found guilty, sentenced to the chair. Fortnight ago while Lockard prayed for pardon board clemency to save him from electrocution, Mrs. Karmendi was facing a Blair County jury for the second time, granted a new trial by the Supreme Court which had denied one to her lover.

Strangely enough, it was Lockard's appearance as a defense witness that had given her a second chance for her life. In its decision the higher court ruled that Mrs. Karmendi's case had been unfairly injured by the prosecution while Lockard was on the stand.

During cross-examination of Lockard, the commonwealth attorney referred to Lockard's testimony at his own trial during which he said Mrs. Karmendi was the slayer. That remark, entered over defense objections, was the Supreme Court's reason for granting a new trial.

Her reappearance in the court room few days ago was a futile ordeal. Once again she was forced to look at the bloody spike used to beat out her baby's brains. Once again she sobbed as her attorney pictured Lockard as the slayer, pleaded that his client be sent home to her husband, who had taken the stand to testify for the defense.

Again going through the agony of waiting for 12 minds to agree on her fate, Mrs. Karmendi heard the jury foreman pronounce her doom: death in the electric chair. It was decided after only an hour and a half of consideration.

To those concerned, the double death verdict appeared to eliminate chance of executive clemency for the young mother. If the sentence is carried out, she will be the second woman to be electrocuted in Pennsylvania.

First was blonde Irene Schroeder, electrocuted for the murder of a highway patrolman after a trial in which the prosecutor, specially appointed, was Charles J. Margiotti, who as Attorney General and member of the Pardon Board, will probably have to pass on the appeal for commutation of Mrs. Karmendi.

Same day she was sentenced, in Greensburg Mrs. Jessie Hankey was given a life term in the State Industrial Home for Women for another baby murder.

Housemaid in the home of Kenneth Wagner, 25-year-old Mrs. Hankey was convicted of feeding poison to the 14-day-old daughter of her employer, also her lover. Wagner, whom she accused of threatening to kill her if she failed to carry out his orders to do away with the child, is now serving life for his part in the crime.

BUSINESS & INDUSTRY

Koppel Ghost?

Saddest fate that can overtake any town is to have its sole industry fold up, threatening it with ghosthood. Ghost towns, condemned to a dwindling death by the loss of a single factory, by a worked-out mine, dot Pennsylvania.

This week, faces are long in Koppel, Beaver County, where the news that the Koppel Industrial Car & Equipment Company is scheduled to close February 15 is a virtual death sentence. To a boro whose total population numbers 1,100, the loss of 200 jobs (monthly payroll $20,000) of taxes on plant property assessed at $500,000 (total boro assessment is $900,000), means a serious slash to local merchants, a steep increase in relief rolls. Already sales of stamps have declined by half since the office of the car foundry shut down.

Thirty years ago a Prussian partnership, Orenstein-Arthur Koppel, built its plant on a site overlooking the Beaver River. It built the town, the houses, the bank, as well as the plant; it incorporated the boro. During the war the property was confiscated by the Federal Alien Property Custodian, sold to the Pressed Steel Car Co., of McKees Rocks. Rumors of espionage were current. Koppel-Orenstein, whose job was to build miniature railways within factories and foundries, had always demanded two sets of plans. One set, it was alleged, generally found its way to the German General Staff. German stockholders have nothing left but the honor of conferring a name upon an American town.

Bravely Koppel townsmen lay plans to stave off disaster. A newly-created Board of Trade, including all local businessmen, has named a protest committee to confer with Pressed Steel Car officials. Funds are being raised by a door-to-door campaign. Said Chairman William Law, Koppel confectioner:—"We will visit officials of the Pressed Steel Car to see if there isn't some way of keeping the car foundry here . . . Failing that, we'll put on a drive for funds to advertise the town's advantages to encourage possible new factories. We have several fine factory sites here."

Company officials scouted rumors that the "consolidation" was due to recent efforts of the Committee for Industrial Organization to unionize the plant. They blamed "economy of operation," said the move was decided upon last August, and was "in prospect after the parent-concern was turned over to receivers in May of 1933."

Townsmen claim they can withstand the crisis. Relief rolls will probably go no higher than they were in the depth of the depression. Kopple employables look for jobs in neighboring communities, expect to continue living in Koppel. Chinupped a steelworker member of the new Board of Trade: "If we must, we can exist as a residential town . . . No ghost town stuff for us."

100 Giants

Many people will never forget that nightmarish Friday morning in March, 1933 when no one knew the answer to the question—"Will the banks ever open again?" Equally anxious bankers and depositors had watched the banking structure reel under repeated blows, beginning with the collapse of the great Bank of the United States in 1930. By the end of '31 banks were closing wholesale—350 a month. February, 1933, the Governor of Michigan found it necessary to declare a bank "holiday" to avert complete breakdown. Other states followed. On the heels of his inauguration, President Roosevelt suspended all banking activity for one week.

The banks—most of them—opened. Bankers and public breathed easier. Fortnight ago, the *American Banker* gleefully published figures on banking progress, revealed that deposits in all commercial banks, which had totalled $42,300,000,000 at the end of 1933, had upped to $50,400,000,000 at the close of last year.

NUMBER 17

Ranked President Joseph Wayne's Philadelphia National Bank.

More remarkable was the growth of the 100 largest banks. In 1933 the 100 giants reported deposits of $17½ billion; now they report $27½ billion—about 55 percent of all the bank deposits in the nation. Competing with the Big Hundred are some 15,000 other commercial banks which hold less than half of the country's deposits.

More & more of the nation's banking facilities are being controlled by fewer people. Expansion of deposits is concentrated in a few big banks; the horde of small banks is barely able to hold its own. Explains the *American Banker:* "Much (of the gain) has been deposit concentration, as banks among the hundred largest have merged others and branched out, as business units with deposits in large city banks have become larger with larger bank accounts, and as country banks have increased their deposit balances with their correspondent (city) banks, because of the lack of local demand for increased credit."

For these and other reasons the First National Bank of Pittsburgh jumped from 73rd place in Dec. 1935 to 66th last December. The Corn Exchange National of Philadelphia advanced from 65th to 62nd. The Girard Trust of the same city went from 56th to 54th.

In order to rate as a giant this year, a bank must have deposits in excess of $60,500,000. Number 100 on the list is the Commonwealth-Commercial State Bank of Detroit, with deposits $100,000 above that figure. In 1935, to rank in the leading hundred, a bank needed only 53 million; in 1934, 48 million; in '33, 42 million; in the peak year of 1929 it could qualify with 59½ million.

This year Pennsylvania giants include J. P. Morgan's Drexel & Co. (with deposits of $478,922,000), ranking 16th; Philadelphia National ($447,170,000) ranks number 17; Mellon National, in Pittsburgh ($340,053,000) is 21; also in Pittsburgh, the Union Trust ($295,509,000), 24; Pennsylvania Company for Insurance ($246,305,000), 27; Girard Trust, Philadelphia ($121,776,000), 54; Fidelity-Philadelphia Trust ($120,072,000), 57; Corn Exchange National, Philadelphia ($110,884,000), 62; First National, Pittsburgh ($103,816,000), 66; Peoples-Pittsburgh Trust ($94,548,000), 73; Farmers Deposit National, Pittsburgh ($94,462,000), 74; First National, Phila. ($90,106,000), 78; only Pennsylvania big-timer outside Pittsburgh and Philadelphia is Scranton's First National Bank ($70,514,000), ranking 94th.

Pennsylvania has 9 banks listed in the second hundred largest; 5 in the third hundred.

Electrified Tracks & Truckers

Frightened by trucking competition, or emboldened by a year-end profit statement which showed net earnings up 20 percent over 1935, directors of the Pennsylvania Railroad took a portentous step last week.

They authorized immediate electrification of the main line from Paoli through Lancaster to Harrisburg, had Financial House Kuhn, Loeb underwrite a $52,000,000 bond issue to buy materials and pay 10,000 extra workers for an 18-month period.

When the work is completed, Pennsy will have added 773 miles of electrified track, will control 4 out of every 10 miles of electrically operated trackage in the nation, and will possess modernized links with the present electrified 4-track main line connecting New York, Philadelphia, Baltimore and Washington.

Promised Pennsy President Martin W. Clement: "Complete electrification of the lines to Harrisburg will not only effect substantial operating improvements and economies, but also will enable the Pennsylvania Railroad to realize a better return on its entire investment in electric service."

Challenge. Other railroad men and truckers looked to the future, wondered whether Clement's promise concealed a threat. Question: Is the Pennsylvania RR interested merely in connecting New York and Philadelphia with Harrisburg?—Or is it peering beyond to Pittsburgh?

Distance by air from Harrisburg to Pittsburgh is 180 miles. Pennsylvania Railroad distance is 244 miles over a slow, mountainous, winding track. Bitterly competing with the Pennsy are the truckers (Lincoln Highway, William Penn Highway) and the New York Central RR. And if the South Penn "All-Weather" Highway is ever opened to trucks, Pennsy's line would be at the mercy of speedy highway carriers *(We the People, January 4).*

But what, worried truckmen are asking, is to prevent the Pennsylvania Railroad from eliminating the threat once and for all by appropriating the proposed South Penn route, laying electrified track to Pittsburgh. The fact accomplished, an unbroken electric road would stretch from New York through Philadelphia through Harrisburg to Pittsburgh. With the mountain tunnels needing only a little work to complete them, Pennsy's crack train from Harrisburg to Pittsburgh would fly over a straight, smooth track.

Such a line could be built for less than the $50,000,000 Paoli to Harrisburg electrification. Running time between Philadelphia and Pittsburgh, now 7-9 hours, would be cut to 5½. New Yorkers would be about 7 hours from Pittsburgh.

The Pennsylvania would kill two rival birds—the lusty Motor Truck Association and the New York Central—with one stone roadbed. Actually, little prevents Pennsy from going ahead with the plan—if there is such a plan. Its representatives could go into county courthouses, file blanket bonds assuring indemnities to property holders along the way and, under the power of eminent domain, begin laying track at once.

Virginian to Mellon

The Virginian Railway runs south in West Virginia for 60 miles, picking up freight loads of bituminous coal from the Kanawha River, New River, and Pocahontas fields. At the gathering yards at Elmore, W. Va., it veers east, proceeding for 380 miles to Sewall's Point near Norfolk, Va., where the company owns coal piers. A short road (main line, branches and connecting lines add to less than 620 miles), it is of strategic importance to coalmen and railroaders, constructed with the avowed intention of "affording the shortest possible route to tidewater over the lowest grades" from the bituminous area of W. Va. Ninety percent of its traffic is soft coal.

Ten years ago Andrew William Mellon, vitally interested in aluminum, gas, coal, coke, plate glass, steel, electric power and appliances, oil, and railroads, tried to gain control of the Pennsylvania Railroad in order to round out his empire. When Pennsy-President Samuel Rea died, Stockholder Mellon ran a candidate to succeed him. Morganman W. W. Atterbury defeated Mellon's man, left Mellon nursing a secret grudge.

Last week Andrew William Mellon acquired control of the Virginian Railway, by buying up 236,000 shares of stock from the estate of the late Colonel Henry Huddleston Rogers. The transaction, first important change in railroad ownership in 8 years, was made quietly through the Koppers Company, major Mellon interest, and involved about $30,000,000.

Pennsy has entry to the soft coal area through its dominated Norfolk & Western RR. Should Mellon close a deal with the New York Central for traffic from West Virginia to the East, he would have an outlet and Pennsy would have a worry. Mellon is a big soft-coalman in West Virginia. Virginian Railway owns 72 active coal mines.

Traffic tonnage on the Virginian leaped from 1,434,000 tons in 1910 to 12,354,000 in 1927 to reach a peak; dropped to 8,041,000 in 1932 but has been rising steadily since. The road, despite reduced tonnage, has never failed to earn fixed charges.

MISCELLANY

Tower Treasures

Roosting on the hands of the court house clock in Lancaster, starlings upset the works, speeding the time of day on the down-trip, slowing it on the up. Workmen who mounted the steeple pondered the situation, came down with no solution, but instead with a valuable, 152-year-old timepiece, stored away in the tower decades ago and forgotten.

In Uniontown, County Commissioner John Rankin, poking about a dusty cranny of the old court house tower came upon a number of forgotten paintings including portraits of Lafayette, Washington and Pennsylvania Supreme Court Justice John Bannister Gibson. By Fayette County Historian McClelland Leonard the Gibson canvas was judged a work of Gilbert Stuart, famed for his portrait of George Washington, reproduced today - on dollar bills.

Ringer Champ

At the Farm Show in Harrisburg, Farmer Dean Mayes, 24, of Huntingdon County, won the state horseshoe pitching championship, defeated Farmer Dick Fulmer, 28, of Marion Center, runner-up for the fifth time.

Indecent

In York the Rev. Howard F. Boyer went to a taproom, sat through the floor show, testified in court later that Dancer Louise Claire performed "acts of indecency."

Sorry

Striking employes of the American Acme Company at Enigsville went back to work without getting any of their demands, voiced "sincere regrets" to the firm manager for the trouble they caused him.

Honest Farmer

At the Farm Show in Harrisburg a young man stepped up to a concession stand, laid down a dollar bill, walked away after explaining he had got too much change at the show last year.

New Racket

Many a gullible taproom owner was still charging a penny for "chasers" last week after being "fined" for giving them away. Working a new racket, petty confidence men flashed copies of Ohio liquor regulations that prohibit chasers, fined the surprised bartenders on the spot. In Pennsylvania free chasers are legal.

Modern Miracle

Nathan Hayward, retiring president of the Franklin Institute was missing when the time came for him to give his farewell address. Officers scurried about the hall; the audience of 500 grew restless until the lights went out. In the darkness a small screen glowed, and Hayward's image appeared on it. Apologizing for his absence, he gave his address via television from the Philco laboratories five miles away.

Futile Summons

Day Charles Caputo was being buried from his Pittsburgh home a summons arrived for him, result of an ignored traffic tag. In Traffic Court his son, Charles, Jr., explaining how death had beaten the summons, broke into tears, paid the cost of fifty cents.

Mountain Mystery

Hungry wails of three-year-old James Port caused neighbors to break into a mountain shanty near Huntingdon. They found the infant weeping on a cot near the bodies of his mother, Mrs. Grace Port, stabbed through the heart; her paramour, Vinton R. Hamm, dead of gunshot wounds, apparently self-inflicted.

Rehired

Chauffeur Hugh Redman of Philadelphia drank too much, wrecked his boss's car, ended up in jail charged with drunken driving. In court he pleaded guilty. He got off with a $50 fine when his employer, Warwick Potter Scott, appeared to ask for leniency, offered to rehire him.

Lockout

In Media, Raffaele Arcucci testified his wife locked him out of his home, made him sleep in a brickyard when he objected to her attentions to a boarder. He got a divorce.

Warning

Pittsburgh men were warned by the Merchant Tailors Designers Association of that city that they are not well dressed unless they own at least 19 suits and coats.

No Snakes Allowed

Pressure by goose-pimply housewives caused Gettysburg's Town Council to pass an ordinance requiring a $5 license and a $500 bond of anyone who wants to keep snakes, rodents, skunks, "or any dangerous and loathesome creatures". Housewives went to work on the council when a snake presented to a Gettysburger as a gift gave birth to 68 snakelets that slithered all over the neighborhood.

Oversight

When Mrs. Isabelle Foley hauled her husband, Dennis, into an Allegheny County court, all she wanted was back support payments for herself and her seven children. Her casual reference to Dennis' second wife, however, led to his arrest for bigamy. Foley admitted he had overlooked getting a divorce between marriages.

Home-made Stamp

Henry R. Jerret of Bethlehem insisted the bit of paper and ink he offered to sell for $2,500 was one of the rarest of American stamps, worth every cent of the price he wanted. A Federal Court jury didn't believe him, decided he made the stamp in his own home, found him guilty of trying to defraud a prospective customer.

Pugilistic Preacher

Hit over the head with a blackjack, the Rev. Louis C. Washburn shook off the blow, swung at his Negro assailant with his umbrella, chased the footpad until wind failed. Dr. Washburn, who lives in Philadelphia, was 77 last week.

Death Switch

Last earthly act of Thomas Byrk, 22, of Wilkes-Barre, was to turn a light switch that set off two sticks of dynamite balanced on his chin, blew off his head.

Twice Dead

In Lancaster, Tipstaff Andrew M. Keesey, 81, died quietly in his bed 27 years after a physician had pronounced him dead of a gunshot wound from which he later fought his way back to health.

Too Cold

Since 1909 the Macedonian-Bulgarian Church at Steelton had celebrated its Epiphany Day with a colorful ceremony on the bank of the Susquehanna River: young members of the congregation dove into the stream to retrieve a cross tossed in by a priest clad in ritual robes. The cross was then used to bless the waters.

Neither rain nor snow nor ice nor freezing blasts deterred the divers—until this year. To the 1937 youth of the parish the honors traditionally bestowed upon the one to recover the cross were small reward for the discomfort involved. No one volunteered to dive. The ceremony was called off.

Ex-ex-convict

Two Philadelphia policemen obliged when Harry V. Taylor, 57, stopped them on the street, announced he had escaped from Ohio State penitentiary, asked to be locked up. Said Taylor: "I'm sick of freedom." Authorities investigated his story that he was sentenced to life for murder in 1925, escaped two years later, was captured in 1928, escaped again four years ago.

Slicker

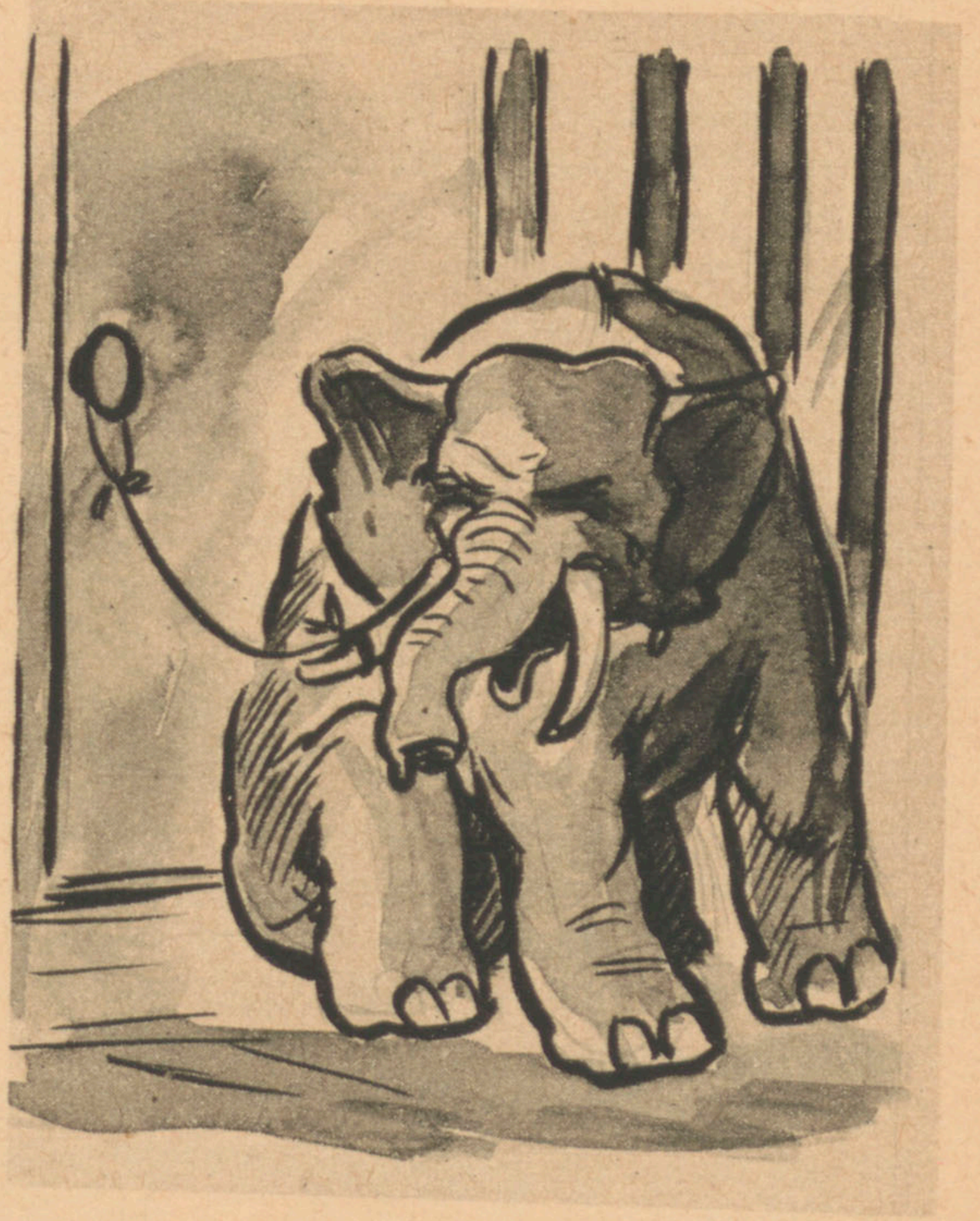
Justice of Peace Albert E. Rinn, Lehigh County slicker, is waging a one-man war on restaurant hat thieves. To friends he gives stickers on which is printed: "Like hell it's yours; put it back." Hat owners write their names and addresses in space provided, paste the sticker on the sweat band of their top piece, rest content . that it's safe from then on.

Flu Cure

Two Pittsburgh girls who feared the "flu" heard of a new preventative medicine, tried it, ended up in the hospital sorely distressed. The medicine: solution of whiskey, onion and garlic juices.

Horseless City

In Scranton the machine age scored another victory. Last week the last group of horses working for city bureaus, eleven in service for years in the public works department, went on the block, clattered away to farms to take up the simple life.

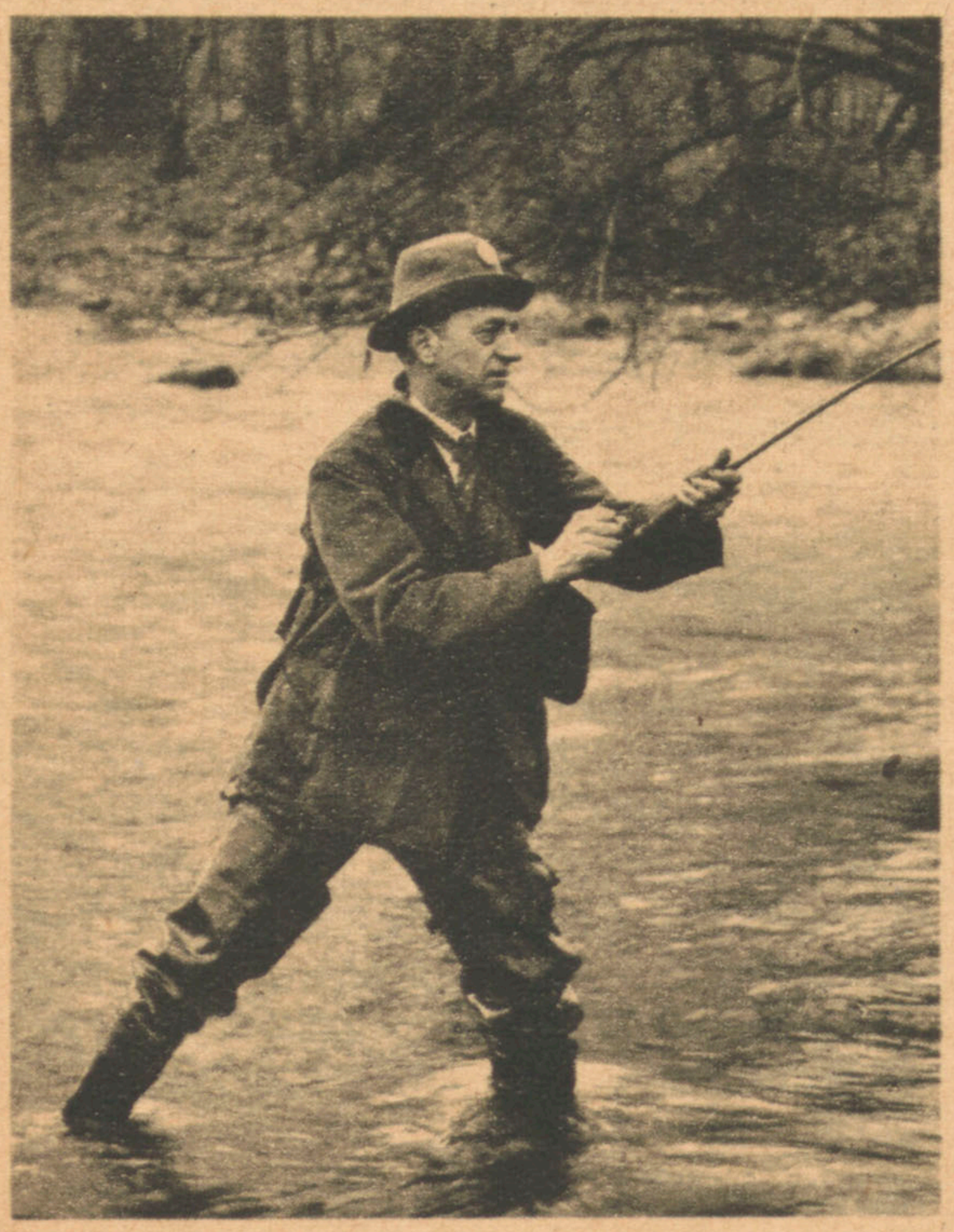


Tusk Ache

Kind-hearted Pat Cronin, Philadelphia Zoo keeper, couldn't bear to see his pet Indian elephant, Poetre, suffer from an infected tusk. After two painful days, Keeper Cronin yanked the tusk himself.

CHANGE

Retired. Oliver M. Deibler, of Greensburg, from his job as State Commissioner of Fisheries, post he held since 1931. Deibler, fishing enthusiast, friend of many a sportsmen's club in the State, was not reappointed after his term expired January 20. During his term a policy of stream improvement and adequate restocking was carried on.



EX-COMMISSIONER DEIBLER
Last month he finished out his 6-year term.

Honored. Dr. Frank G. Speck, head of the Department of Anthropology at the University of Pennsylvania; by the Royal Danish Geographic Society, which awarded him membership in recognition of his accomplishments through research work among the Indians on the Labrador Coast.

Honored. Memory of Victor Herbert, Dublin-born (February 1, 1859) composer and musician; one-time Pittsburgh orchestra conductor; writer of many a melody as well known today as during his lifetime: *Ah, Sweet Mystery of Life, March of the Toys, Kiss Me Again*, etc.

Appointed. Albert M. Greenfield, Philadelphia realtor; to be chairman of the commission planning the observance in Philadelphia of the 150th anniversary of the Constitution; by Gov. George H. Earle.

Appointed. The Rev. John J. McKenna, Pittsburgh diocesan director of the Society for the Propagation of the Faith; to be secretary of the national organization of the same name.

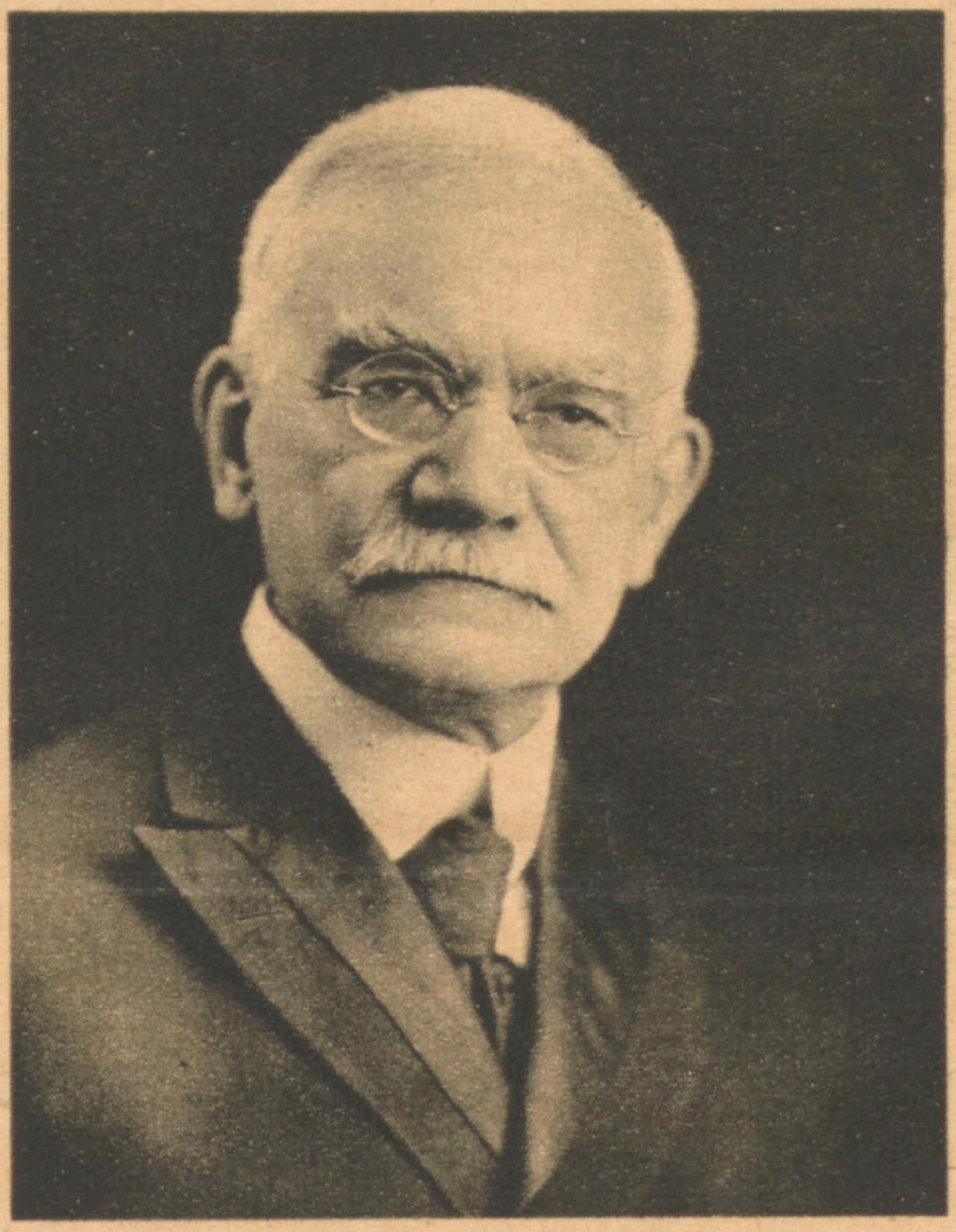
Appointed. William F. Kern, former first assistant football coach at the University of Pittsburgh; to be head football coach at Carnegie Tech, succeeding Howard Harpster, one-time star Carnegie quarterback.

Elected. P. J. Murphy, president and general manager of the Lackawanna and Wyoming Valley Railroad Company; to be president for the fourth consecutive year of the Scranton Industrial Development Company.

Elected. H. W. Prentis, Jr., Armstrong Cork Co. president, of Lancaster; to be regional vice president of the National Association of Manufacturers.

Elected. Charles D. Addams; to be president of the Manufacturers' Association of Lancaster, succeeding Joseph M. Breneman.

Felicitated. Dr. James E. Morgan, "Grand Old Man" of Dickinson College, former president of the school, connected with its activities for more than 60 years; by Dickinson President Fred Pierce Corson, the faculty and trustees at a banquet in the Molly Pitcher Hotel, Carlisle, on his 80th birthday. Dr. Morgan became a student at Dickinson in 1874, entered the education field upon graduation, and after a time was teaching at Dickinson Preparatory School from which he progressed to the college faculty, the deanship, the presidency in 1914. Though retired since 1934, he is still alert to doings on the campus, an active member of the board of trustees.



OCTOGENARIAN MORGAN
Friends wished him many more.

Felicitated. John Walker Sutton, president of the Indiana Building & Loan Association, oldest native-born resident of Indiana; on his 85th birthday.

Felicitated. Isaac S. Long, retired Wilkes-Barre merchant, one of the organizers of the city's Board of Trade, now the Chamber of Commerce; on his 80th birthday.

Resigned. Dwight V. Beede, former star Carnegie Tech fullback, as coach of the Geneva College football team, to give more time to his insurance business.

Closed. All but one of the 12 mental institutions of the Commonwealth, to additional patients; on orders from Welfare Secretary John D. Pennington who said further overcrowding would bring "chaos". Figures: eight hospitals for the insane with accomodations for 13,833 now house 15,840. Three homes for the feeble-minded with accomodations for 5,034 now care for 5,451. Exceptions to the new ban will be made only for violent cases.

Married. E. V. Babcock, Jr., 31, son of the former Pittsburgh Mayor, to Miss Clara Dunn, of Miami, Fla., at Fort Meyers, Fla.

Founded. Pittsburgh congregation of the new Presbyterian Church of America, by 30 followers of the late Dr. J. Gresham Machen, whose opposition to liberalism in the leadership of the parent Presbyterian Church led him to break with it, establish his own.

Founded. New Pittsburgh congregation of followers of New York's logic-defying Negro, Father Divine; by Sister Faithful Charity (Mrs. Minnie Keyes), who beamingly assured her Negro hearers that Father Divine is God and that: "Love is the keynote to all."

Accused. Miss Virginia Chisnell, 20-year-old Wharton township school teacher; of brutality to Clarence Galen, 14, one of her pupils. At an alderman's hearing in Uniontown, John Galen, father of the boy testified his son needed medical attention after two classroom beatings, one with a ruler, one with a paddle. Said young Miss Chisnell, of Clarence: "He swore at me."

Launched. Drive to organize the 700 Liquor Control Board employes in the State in the Pennsylvania State Employes' Association of the American Federation of State, County and Municipal Employes.

To Be Wed. Donald Mitchell Oenslager, once of Harrisburg, now New York's most famed stage designer, nationally known authority on scenic design, author, assistant professor in Yale University's drama school; to Miss Mary Osborn Polak of New York, former president of that city's Junior League.

DESIGNING OENSLAGER
He plans soon to take a bride.

Died. Effingham B. Morris, 80, board chairman and former president of Philadelphia's Girard Trust Company, oldest director of the Pennsylvania Railroad; of a heart attack at his home in Ardmore.

Died. Charles M. Snyder, 53, Pittsburgh river patrolman for 14 years, rescuer of hundreds from drowning in the three rivers that flow through the city; by drowning in the Allegheny River. Finished with his day's patrol of the flooded streams, Riverman Snyder docked his boat for the night along the North Side bank of the Allegheny River, fell overboard, disappeared in the swift, black waters while his wife and daughter waited in their car on the shore to drive him home.

Died. Horatio Gates Lloyd, 70, Philadelphia financier and philanthropist; J. P. Morgan partner, board director of numerous utilities, organizer and director of Philadelphia's first relief campaign; of a heart attack at his Haverford home.

Died. Mrs. Carl Young of New Castle; in a bus crash in the Florida Everglades that took 16 other lives.

Died. Patrick H. Kelly, 65, Philadelphia contractor; of a heart attack in his home. Three well-known brothers who survive him are: John, State Secretary of Revenue; George, playwright and Pulitzer prize winner; Walter, stage and radio star, known as the "Virginia Judge."

Died. Thaddeus P. Reig, last member of Warren's G. A. R. Post, organizer of Warren's first band and orchestra, musician in his younger years with a number of the country's leading bands; in Warren General Hospital, day before his 90th birthday.

Died. William Heyward Drayton, 3rd, retired Philadelphia stock broker, co-sponsor in 1924 of an unsuccessful attempt to salvage the steamship *Merida* which sank off Cape Charles, Va., with an estimated treasure of $4,000,000 aboard; of complications following a mastoid operation in New York City.

Died. Edgar C. Hummel, 85, former sheriff of Dauphin County, direct descendant of Frederick Hummel, founder of Hummelstown; charter member of the Governor's Troop, Pennsylvania National Guard; at his home in Berks County.

Died. T. D. Henretty, 77, former member of Bradford's city council; of a heart attack in Miami where he was visiting his daughter, Mrs. John Ward.

Died. Miss Ella Riegel, 70, member of Bryn Mawr College's first class (1889), pioneer proponent of women's suffrage; of a heart attack at Bryn Mawr.

Died. W. P. Harader, president and general manager of the Fayette Publishing Company of Uniontown; of complications following an operation at Crile Hospital in Cleveland, on his 50th birthday.

Died. Prof. Michael F. Dunmore, 41, violin teacher and musician with a State-wide acquaintance; of pneumonia at his home in Dunmore.

Died. Charles A. Wunderly, 67, nationally known Pittsburgh art dealer and critic; of a heart attack, on the sidewalk in front of his home. Thieves went through the dead man's pockets before the body was found by a policeman.

Died. Seth H. Willis, 89, official of the Harbor Creek Mutual Fire Insurance Company for 42 years; at his home in Erie.

Died. Roy Allen Shingshang, 46, Parkesburg manufacturer and inventor of a process for the magnetic extraction of steel waste from slag; at Coatesville Hospital.

Died. Mayor Evan J. Williams of Nanticoke, former Luzerne County Prothonotary, elected mayor in 1934; of a heart attack at his home, day before his 53rd birthday.

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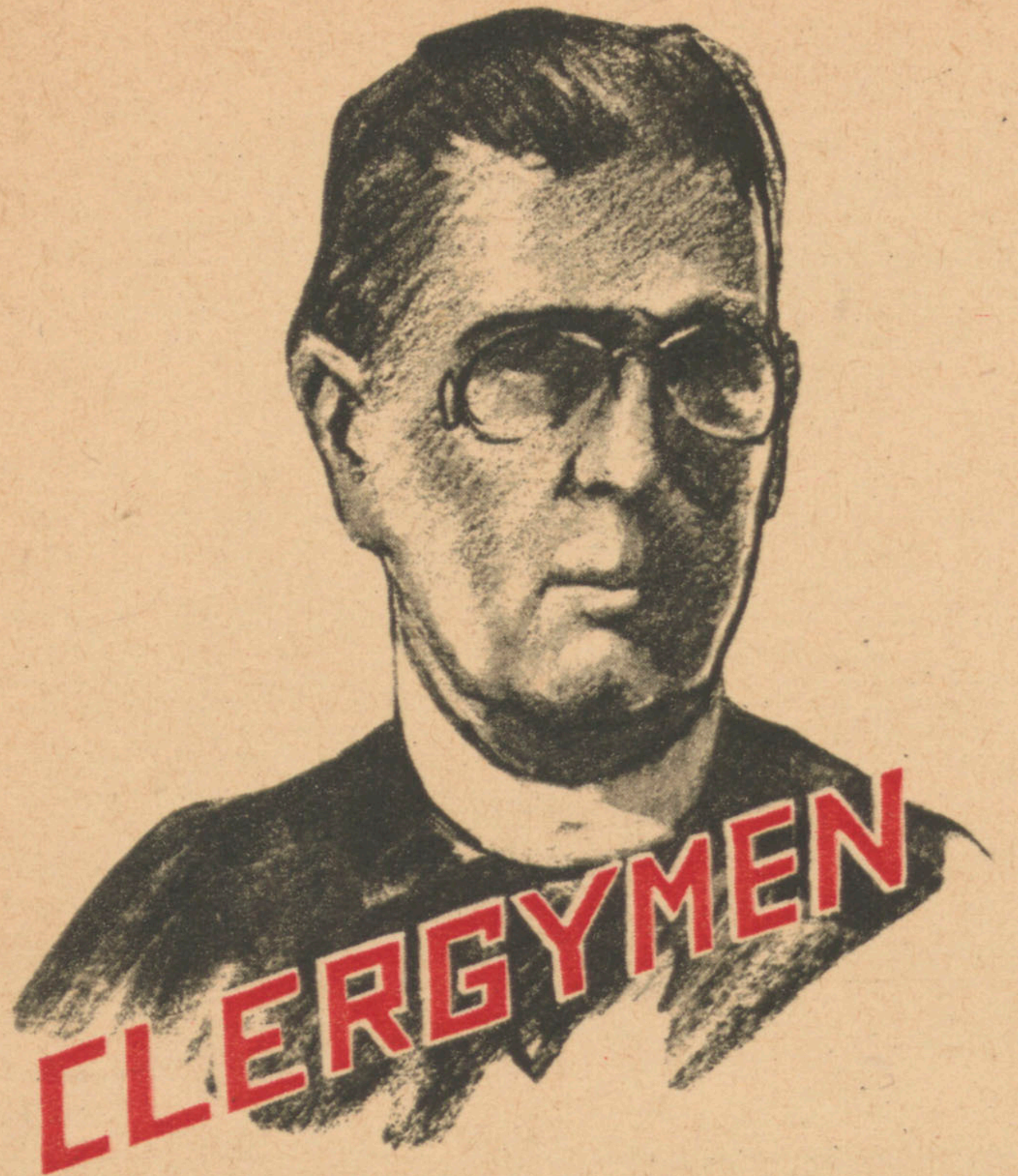

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